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75TH DIAMOND JUBILEE

The Carmel Pine Cone

and Carmel Valley Outlook

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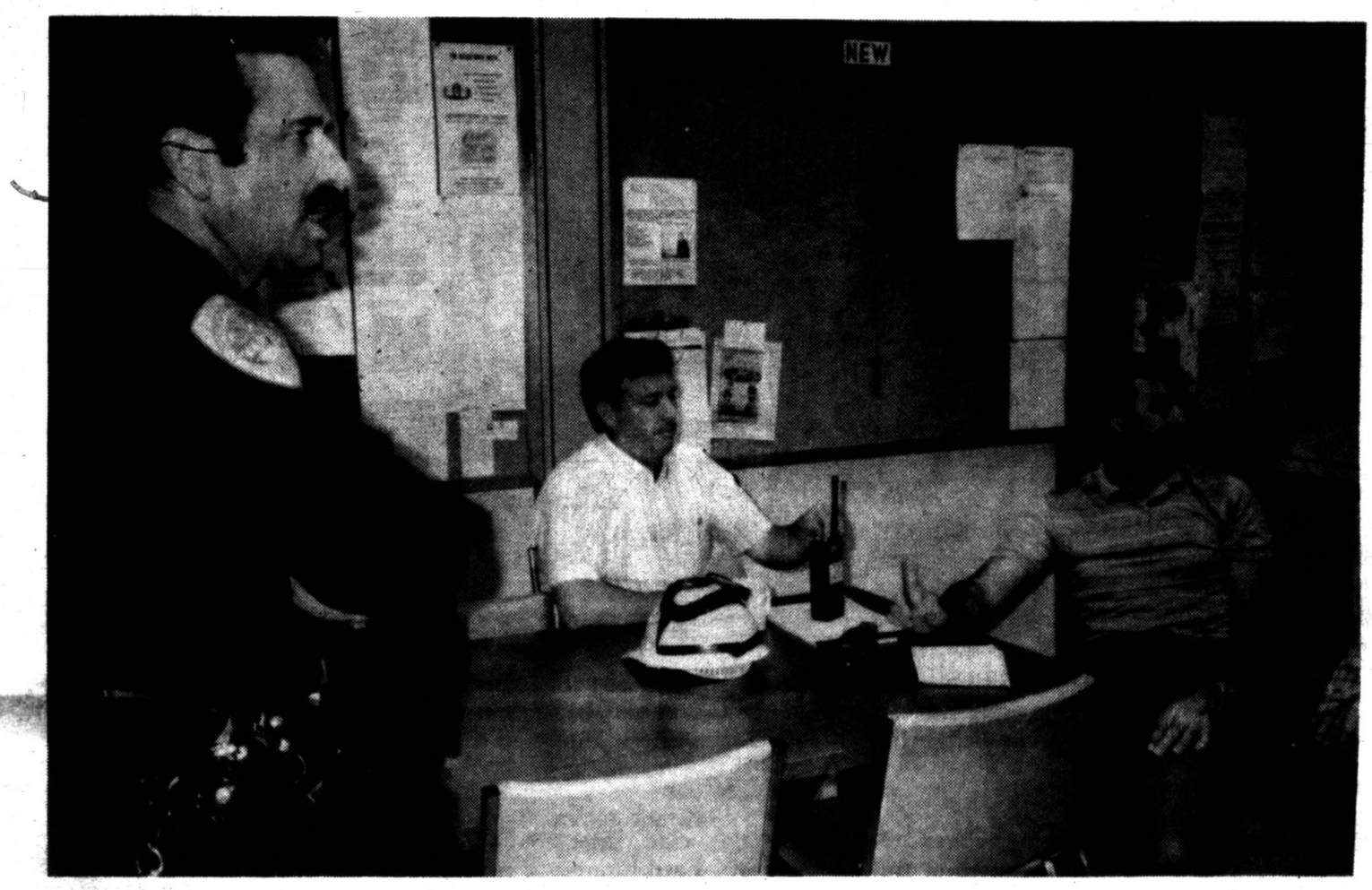
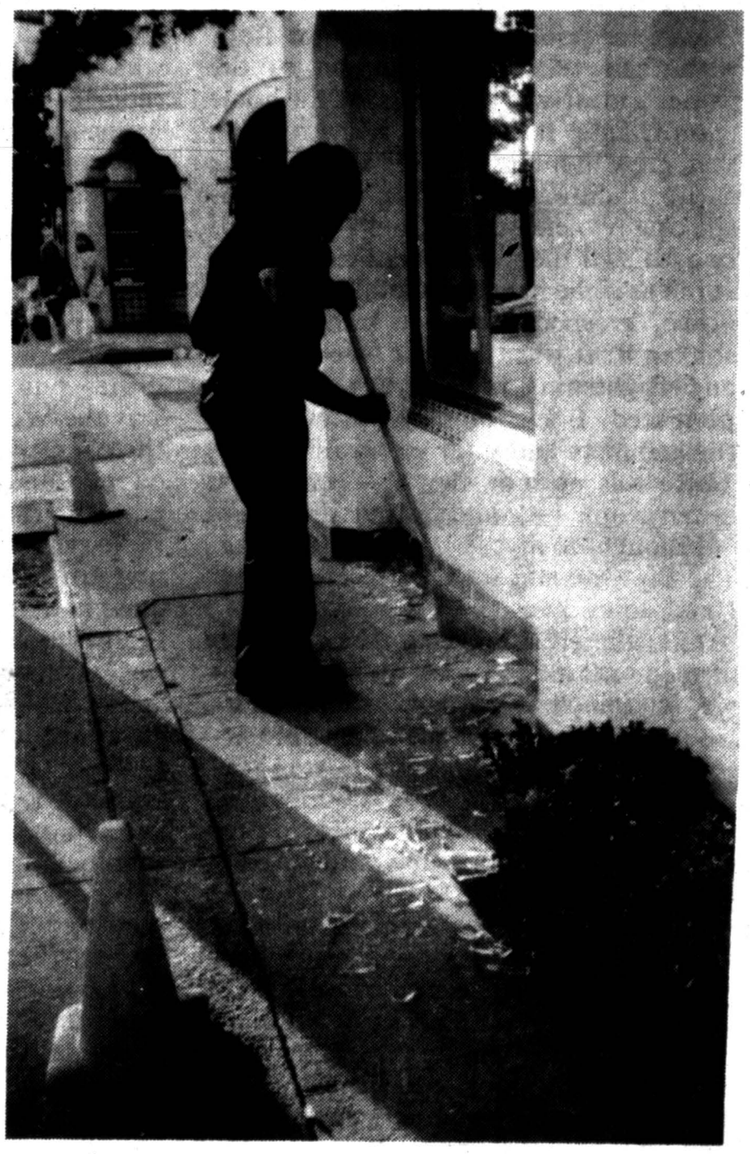
OUR 75TH YEAR, NO. 42 — October 19, 1989

Carmel shaken but calm after killer quake

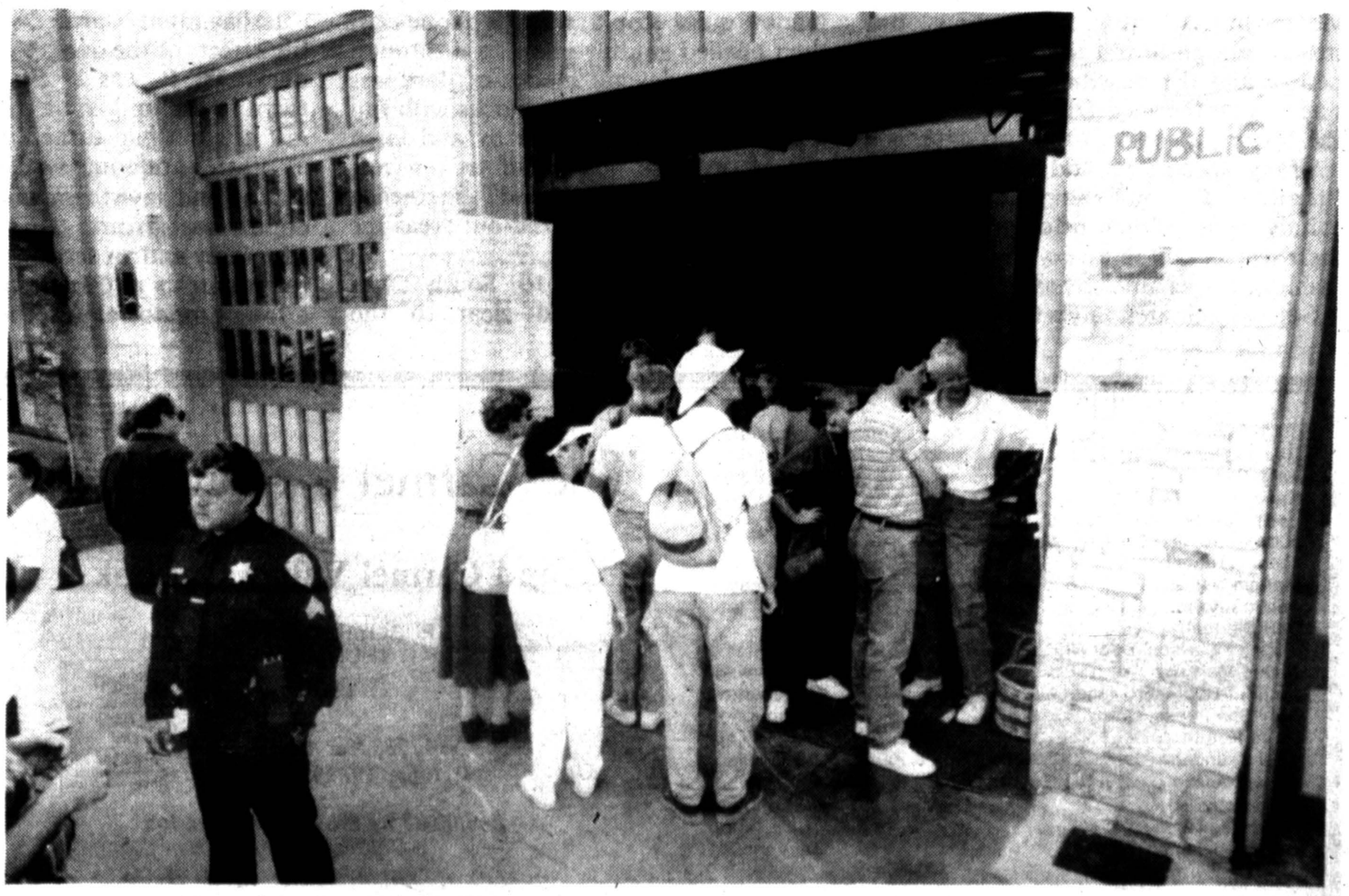


CARMEL POLICE Lt. Don Fuselier (left), discusses emergency plans for the city of Carmel with Fire Chief Bill Hill and City Administrator Doug Schmitz at the Carmel Police Department Tuesday night. (Nancy Hills photo.)



PATROLMAN MIKE Calhoun sweeps away the debris from a shattered picture window at Sweater Corner located at Dolores and Seventh in downtown Carmel. (Nancy Hills photo.)

JEFF BELL (left), a member of the Carmel Youth Center board, discusses plans for sending aid to Hollister in the center's Bingmobiles with Carmel City Councilman Ken White. (Mac McDonald photo.)



CROWDS GATHERED at the temporary information center at fire station on Sixth Avenue to obtain information on highway openings and where to obtain gas. (Mac McDonald photo.)

Editor's Desk

By Mac McDonald

There's nothing like a 7.0 quake to jar you into cold reality and suddenly bring your priorities in line.

There I was in Section 48, Row 16, Seat 1 in the upper deck of a packed Candlestick Park in San Francisco, eagerly awaiting the start of the third game of the 1989 World Series along with 60,000 other fans. My first World Series. It was something I would remember for the rest of my life — but not for the usual reasons.

Players and coaches were milling about their respective dugouts, fans were just getting settled into their seats with their beers, hot dogs and pennants. The weather was downright balmy for Candlestick: warm, no breeze and a beautiful baby blue sky. The National Anthem had yet to be sung. It was five minutes past five.

Then it hit. My first reaction was that fans were pounding the stadium floor with their feet in anticipation of the game, a must-win situation for the home team Giants. It started as a low rumble, then grew in intensity, until suddenly the entire stadium from top to bottom was shaking violently. The light standards swayed as if they were anchored in mud. It felt as if the hands of God had reached down, grasped the huge stadium and shaken it. It was the most awe-inspiring and frightening thing I have ever experienced. I felt totally helpless and at the complete and utter mercy of nature. There was nothing that I — or 60,000 other people — could do but sit there.

I thought to myself, "This is it. This is The Big One and we're all going to die. I'm a goner."

Immediately after the quake — which seemed to last forever — all 60,000 people, it seemed, exploded with an enormous roar, more out of relief and nervous laughter than anything. It was as if 60,000 people had just disembarked from the world's largest roller coaster ride and were letting out a collective exclamation of relief.

Then, in a curious frame of mind, I thought, if this doesn't shake the thus-far lethargic Giants out of their doldrums and win this game, nothing will. The entire stadium was buzzing. People were taking deep breaths and looking at their neighbors in disbelief and mouthing the word, "Wow." Is this an omen or what?

At first most everyone seemed to want the game to get started, after all, earthquakes are a common occurence in California. But then most people were in a state of shock and surprise, so much so that there was no panic, no running for the exits and virtually no screaming.

Then came the aftershocks. Short, violent bursts lasting only seconds. But it was enough to put the fear of God in people and the possibility that a larger one was on the way. Discretion might be the better part of valor in this case.

Many spectators said at that point, "that's it, I've had enough," stood up, calmly gathered their belongings and left their seats — all in a very quiet, orderly fashion. It was amazing sight to witness.

Several minutes later the public address announcer came on — apparently with emergency power since seconds into the quake all the power in the stadium went out — and informed the spectators that in "the event of an emergency," those in the upper decks were to proceed to the exits and leave the stadium and those in the lower decks were to go out onto the field. That was it. The only other information we got was from radio and television broadcasts (it appeared that every other person had a portable radio or television), and an attempt by a police black and white on the field, using its loudspeakers, to inform the audience that the ballgame had been postponed and that they were to quietly leave the stadium.

The first clue that the ballgame wasn't going to be held occurred when the ballplayers rushed out onto the field and gathered up friends, family and relatives from the stands. At one point the field was teeming with baseball players, reporters, photographers, cops, and women and children.

It was clear that this game would never see the first pitch.

Outside the stadium, news crews were all over the place, interviewing anyone they could find. Clusters of people gathered around bright lights and video cameras, while trucks bearing satellite dishes hummed away. And since this was the World Series, it looked as if all the country's news media were assembled in Candlestick's parking lot. News reports trickled in from hundreds of radio sets tuned to local news stations that portions of the Bay Bridge had collapsed, that the Marina section of San Francisco was burning and that the city was virtually under siege. The World Series, which has had Northern California abuzz for the last week with its long-awaited "Battle of the Bay," just didn't seem to be that important anymore. A lot of fans were wondering whether they even had a home to go home to.

We managed to leave the Candlestick parking lot at five minutes to 8 and got into traffic on Highway 101 South that was bumper-to-bumper all the way to San Jose. Radio broadcasts went through the litany of damage and damage control: fires and destruction in the city and Bay Bridge, don't use the phones unless you have to, conserve water, stay off the streets, etc. Along 101 there were sporadic signs of the type of destruction the 7-point quake had wrought: twisted and torn billboards, collapsed roofs and blackouts.

When it took us about 90 minutes to get from Candlestick to San Mateo, we decided to shun 101 and take side streets. We exited at Redwood City, made a quick stop to make a phone call, then headed south to San Jose through city streets. Several blocks of darkness would be punctuated by blocks with full power. Signal lights were by and large out of order so police had set up free-standing stop signs and emergency flares, which gave blacked-out areas the look of Beirut at night.

At Highway 280 and 101 South it was pretty much free and clear to the Monterey Peninsula, the ride interrupted at times with short, hard bumps undoubtedly caused by the roads buckling.

There's a point on the peninsula on Highway1 near the outskirts of Seaside where at the crest of a hill you can see all the nightly splendor of the peninsula, lights ablaze and reflecting off the bay. Not Tuesday night. It was an eerie sight to crest the hill and see nothing but blackness. Just weak, isolated lights here and there. Did the Monterey Peninsula actually exist at 1 in the morning on Oct. 17? It was hard to tell.

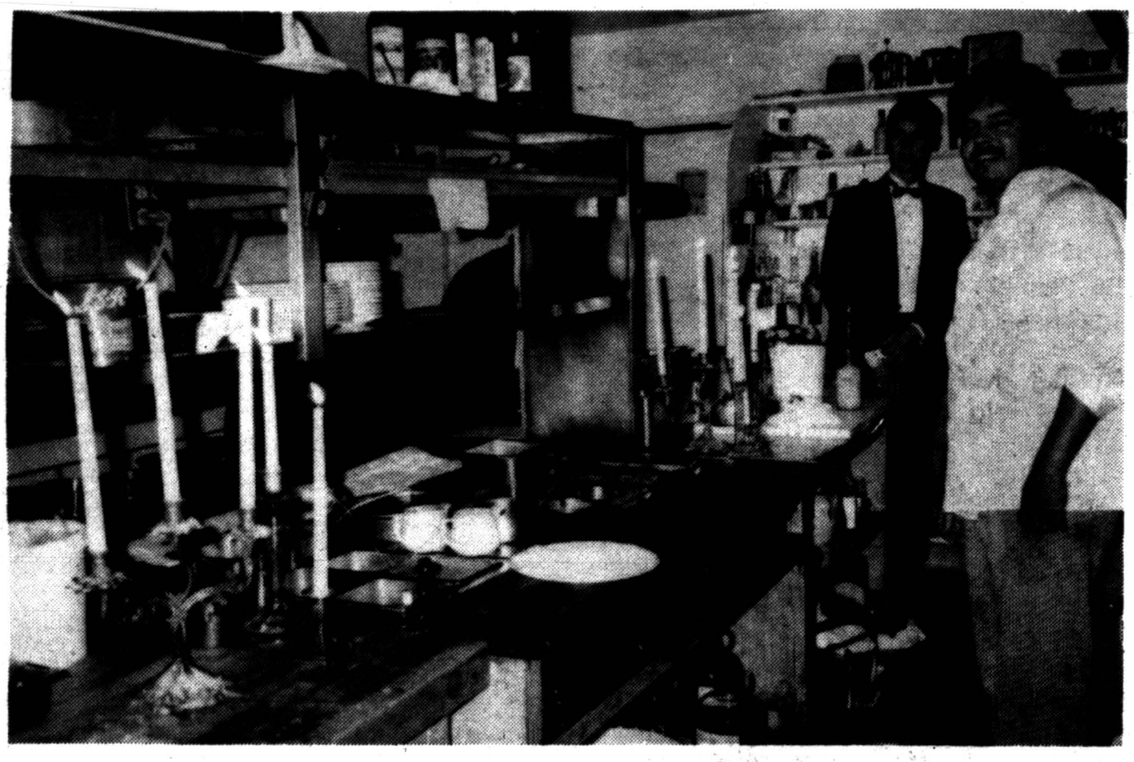
There was very little traffic on the roadways, even less so than on any other Tuesday night. Carmel, showing no visible effects of the quake, was shrouded in darkness. It was if everyone had left town in the middle of the night and the last one out had turned off the lights.

When I got home I called a local radio station and gave them an update on road conditions from San Francisco to Monterey and an account of the harrowing moments at Candlestick. It took me a long time to fall asleep.

Driving through Carmel the next morning I was amazed at the lack of damage to the city and its citizens. It felt strange to be so untouched by disaster. A little guilt even crept in — we not only get to live in paradise, we've been spared God's wrath for the moment. We are indeed fortunate to be living where we are.

So, a day after A Big One — not The Big One, thank goodness — we can all take stock of our priorities, perhaps rearrange a few, say a prayer for the victims of this disaster, pitch in wherever we can, and thank God (or whatever deity or being you ascribe to), we're able to say, "I survived Oct. 17, 1989."

THESE TOURISTS appeared oblivious to the dangers of earthquakes the day after Tuesday's devastating 7.0 earthquake that hit Northern California as they take in the sun at Carmel Beach. (Nancy Hills photo.)



CHEFS AT Carmel's Sans Souci restaurant were able to cook by candlelight with gas stoves after the power went out shorty after 5 p.m. on Tuesday. (Nancy Hills photo.)

Editor's Note

Because of the power outage caused by Tuesday's earthquake, the *Carmel Pine Cone* was written, put together and printed Wednesday at Casey Printing in King City. We thank Casey Printing for their patience and cooperation in dealing with this emergency situation.

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and Carmel Valley Outlook

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Carmel unharmed — quake tests preparedness

By NANCY HILLS

WHO WOULD have guessed it: Carmel is a rock n' roller.

The city that many accuse of being too unbendable, bent just fine Tuesday evening when the killer quake that shred freeways and buildings in other parts of Northern California shook the seaside village.

No major structural damage had been reported by mid-Wednesday, though city officials were still checking throughout the town.

In the commercial area exterior damage was limited to some broken glass, the largest a plate glass window at the Sweater Corner, corner of Dolores Street and Seventh Avenue.

Two of the largest and oldest buildings in Carmel, the Carmel Mission and Pine Inn, appear to have come through the experience unbowed, except for problems caused by the power outage.

"Everything is good," Monsignor Declan Murphy told *The Carmel Pine Cone*. "We've done a check and all we've turned up are one or two things that we are not even sure hadn't happened before."

The Monsignor said he expected to conduct Mass in the approximately 200-year-old basilica on Sunday.

"Oh yes, the church is fine," he said.

The Pine Inn had an almost equally glowing report card.

"We've checked and we've had very minor damage. We had a couple of lamps knocked over and four TVs fell out of their cabinets," Pine Inn manager Hoby Hooker reported. "The center part of the hotel is a 100 years old and on the third floor, people said it ricocheted once and then fell out into an even rhythm."

Carmel Unified School District Assistant Superintendent Vance Baldwin explained that the schools had sustained no damage and classes would resume when electrical power is restored.

"The city did real well, real well — considering what happened," said City Administrator Doug Schmitz.

Schmitz's comment was directed to both the physical condition of the town and the response by city emergency crews from the fire, police and public works departments.

Many city employees reported to work without being called, and the police department went on 12-hour shifts to ensure that the darkened shops and homes remained unviolated. Carmel Police Lt. Don Fuselier said that there were no incidents during the night.

"Overall, a real word of gratitude should go out to the public employees who responded, many still unaware of their personal situation at home," Schmitz said.

In particular, Schmitz singled out the new assistant fire chief, John Willett, whose home near Hollister was destroyed. Willett, Schmitz said, got his three daughters settled then came on duty.

The experience, while not leaving many cracks in the walls, showed some cracks in the system.

"I think we were very, very lucky," Fire Chief Bill Hill said. "I hope everyone will be better prepared next time. I think that if we were in Santa Cruz, we would have had real trouble. The private sector had no food, water or batteries ready. In the public sector — well, there is a meeting this afternoon (Wednesday) where we will discuss what we should do."

"We did find some communication gaps when the phones went down," Schmitz admitted.

The fire station on Sixth Avenue between San Carlos and Mission streets posed a special problem. Made of stone and mortar, it was considered potentially dangerous when the earth began to move. Emergency vehicles were immediately moved to the street to ensure a quick response.

Hill said the ambulance bounced right off the ground during the quake.

Though there were rumors, reports and fears of gas leaks throughout the city, neither the fire department nor a crew dispatched by Pacific Gas and Electric at about 6:30 p.m. to conduct a check of the major commercial users were able to find any.

City department heads met at 7:30 Tuesday night at the police station to assess the situation and again at 8 a.m. for an update.

City hall was closed until electical power was restored. City employees set up a public information center at the fire station where both residents and tourists could get information about conditions in Carmel and the rest of Northern California.

"We're trying to help people get home from here by showing them where they can get gasoline and showing what roads are open," Mayor Jean Grace explained. "It seems to be working well."

Most of the questions tourist asked were about road conditions and where to get food.

However, there were some more serious questions, like can we play golf at Pebble Beach today and is the Monterey Bay Aquarium open?

Life goes on.

By MAC McDONALD

Carmel the morning after the big Oct.17th quake was pretty much like every other Tuesday morning in October — except that there was no power.

There were some activity, principally at Bruno's Market, Nielsen Brothers Market and at the Carmel Fire Station, but by and large, Carmel managed to avoid the kind of destruction that was wrought on places such as Santa Cruz, Hollister and the Bay Area.

"We've had a lot of calls, but it's mostly people wanting us to turn their gas off," said Art Black, the fire department's fire prevention officer, as he sat in the dispatch center at the Sixth Avenue fire station. "There are no big emergencies. We're pretty luck around here."

Over at Nielsen's, owner Merv Sutton was taking it all in stride as he watched the roped-off front of his popular market on San Carlos.

"We stayed open till 11 last night selling batteries and water," he said, letting one person or group at a time into his darkened store. "We had 300 bags of ice yesterday and we're already out. It was real orderly though."

Sutton said the biggest damage to his store was in expensive liquor decanters he had positioned on top of display cases. Many of them were replicas of classic cars and cost upwards of $100 each.

"It was the busiest time of the day, people just left their carts and ran," Sutton said of Tuesday's events. "Cans and bottles were falling off shelves, but it sounded worse than it was." Other than that his store got through the earthquake relatively unscathed.

Meanwhile Carmel Mayor Jean Grace was helping city staff set up an information post at the fire station.

"Carmel seems pretty calm," she said. "Everything's under control. The big problem now is water. They're pumping out of the reservoir because they can't pump out of the wells because the pumps are electric. We're trying to fill as many tanks as we can (from the city reservoir)."

State Assemblyman Sam Farr, who was relaxing at his Carmel home when the earthquake hit, also came down to the fire station Wednesday morning to see what assistance he could give.

"Every little thing done like this (pointing to the information table), is important to reassure and give confidence to people," he said.

Over at the Carmel Chapter of the American Red Cross, chapter manager Lynette Balesteri was supervising the volunteer effort, gathering supplies and manpower to send to Hollister and Santa Cruz, the two Central Coast communities hardest hit by the quake.

"We're in pretty good shape," she said. "We're just waiting for the Bingmobile (the Carmel Youth Center's food van), and gathering up specialists — damage assessment and structural engineers. But it's pretty quiet and everything's OK."

Later, arriving in the Bingmobile was Jeff Bell, a member of the center's board of directors. He and others, such as volunteers Bart Taylor and Laurie Schumann, were readying for the trip to Hollister.

"There are about 15 of us and we're taking a load of supplies to Hollister, which was badly hit," Bell said as he loaded supplies into the back of the van. "The Carmel school system is donating the gas to get us to Hollister."

Phil Gray, Red Cross public relations, said everything was pretty much under control and that blood and medical supplies were plentiful.

"We're on top of everything," he said. "Everything here has been very smooth and very organized. We're very, very fortunate not to have gotten what they got in Santa Cruz."

Standing by at the Red Cross house were Carmel City Councilwoman Elinor Laiolo and her husband Barney, who said he had a premonition that something was about to happen.

"This is the perfect California earthquake weather — hot and quiet," he said.

Carmel overall looked no worse for wear, a few broken windows, a lot of frightened people, but no major damage. Even the police were left with little left to do but watch as tourists started to fill the streets again and stores slowly started to open as things began returning to normal.

By NANCY HILLS

IT PROBABLY was the fastest action ever taken in Carmel City Council Chambers.

About 40 to 50 people found getting out the door more compelling than listening to the third Carmel City Council R-1 design code workshop when at about 5:04 p.m. the council chambers became more animated than the speaker at the podium. The lights went off and the world began to shake as the earthquake began.

Mayor Jean Grace, without a vote of the already dispersed council, declared the meeting continued once the shaking had stopped.

The "evacuation" took about 30 seconds.

"I knew immediately it was an earthquake and debated whether to ignore it. But when it went on and on I stood up because I could see people were getting nervous. I continued the meeting, I'm sorry to say. We were just getting into a good public hearing. I was willing to keep going but everyone seemed to want to go home and check on things," she said.

Along Ocean Avenue, shaken shopowners, workers and customers lined the sidewalks.

"Oh, I guess it was scary for you, but it was my first earthquake and it was fun for me," one tourist was heard to say to a distressed retailer.

MAYOR JEAN Grace traces the available routes on a map at the emergency information center set up at the Carmel Fire Station Wednesday morning. (Mac McDonald photo.)

Carmel quickly reverted to candlelight and personalized service as drug and food stores did a booming businesses in "D" batteries, water and essentials. Most took the orders at the door and employees searched out the items in the darkened interiors.

Reactions to the quake throughout town ran the gamut.

About two hours after the earthquake, customers at one downtown restaurant, where the staff carried on with its gas stoves and candle-lit dining room, locals and out-of-towners summed up their reactions.

"I just assumed that this was what earthquakes were like, but everyone was so hysterical," said Marilyn Gerhold from State College, Pa.

"We were sleeping when it started and it was the first time in 33 years of marriage the earth moved for my wife," quipped her husband, Henry.

Locals at the neighboring table were not as amused.

"It was the worst earthquake ever," said a Pebble Beach resident there with his family. "Worse than the one of 1971 in Southern California when I was living in Marina Del Rey."

While many of the businesses downtown escaped major structural damage, most food businesses sustained losses when the refrigeration went out due to the power outage.

Phil Coniglio of Mediterrean Market estimated that their losses would be about $20,000 in perishable foods. They would give it away to the police and fire departments if the electricity did not come on in time to save the food, he said.

"Unfortunately, our big orders came in Tuesday," Coniglio said. "There will be champagne and caviar for everyone."

Damage from breakage was minimal, he added.

Bruno's also estimated their loss to spoilage in the thousands, though they continued to sell Tuesday evening and through the day Wednesday.

"It's about $10,000," Fermin Sanchez of Bruno's said.

They also were giving or selling food at cost to charitable institutions.

Nielsen's sustained damage in its liquor department as did Safeway at the mouth of the valley.

Restaurants also were in a fix the next day.

"We're already having to throw food away," Scandia owner Jack Hakim said. "It's a lot of money."

Continued on page 11

LETTERS TO THE EDITOR

Letters to the editor are welcome. Views on all matters are acceptable, following the guidelines of good taste. While there is no limit on length, brevity is encouraged. Letters are subject to editing for style and length. Each letter must contain name, address and signature. A phone number is needed for verification only. Anonymous letters are not accepted.

Resented article

Dear Editor:

We, students, teachers, and instructional assistants at A.B. Ingham School (Dylan Tetz's previous school), deeply resent your article of Sept. 28, in the *Pine Cone* paper.

You apparently neglected to do any research on the subject of our school, which wasn't very professional of you.

Perhaps you should have visited our school to see how much love and understanding is given to our students.

I personally devoted a great deal of time (and love) to Dylan last year. I thought we had a feeling for each other that was special, as I helped him with his reading, math, typing, and the computors, where he was showing more interest each day.

Your article was a real put-down for all our school which really was not warranted.

I would hope you might add to your education of the disadvantaged (which you seem to need), by visiting A.B. Ingham sometime.

The Monterey County Office of Special Education can be proud of its continual care of the children and adults of Monterey County.

Jean R. Klouda
Instructional Assistant
A.B. Ingham School

(Editor's Note: In defense of David Leland's article, this appears to be a classic case of blaming the messenger for the message. Virtually all of Dylan Tetz's comments about his previous school were direct quotes from Dylan himself, not the reporter's observations or opinions. Also the school was not identified by name in the article. A.B. Ingham undoubtedly has fine teachers and curriculum, but we cannot censor a former student's remarks merely because someone may disagree with them.)

Taking responsiblity

Dear Editor:

On behalf of the ownership and management of the Pebble Beach Co., I am sending this letter to publicly apologize for the work done on the Spanish Bay golf course without obtaining proper authorization and for the impact that work has had on the natural environment.

When Pebble Beach Co. undertook development and assumed operation of the Spanish Bay Resort, we accepted the obligation to manage this property in accordance with governmental requirements with respect for and understanding of the sensitivities of its unique environmental qualities.

The company has in place internal policies and procedures specifically designed to ensure that permits are obtained whenever necessary. Last year when construction was initiated along 17 Mile Drive without first obtaining a grading permit, we conducted a detailed review of those policies and strengthened them in an effort to prevent a recurrence of that mistake. Those policies and procedures were not adhered to in this instance.

The recent work at Spanish Bay was done by our golf department which is responsible for the day-to-day operation and maintenance of the golf course and its environmental resources. Ultimately it was my responsibility to assure that our established procedures were observed. I, as President of the Company, accept the responsiblity for that failure.

Pebble Beach Co. will do all that is necessary and required of it to completely restore those areas where unauthorized work occurred. We are painfully aware of the gravity of this situation and will do everything reasonably appropriate to rectify it as quickly as possible.

The company must embark on a process of rebuilding the community's confidence in this regard. We recognize that only our future actions will adequately demonstrate our commitment to uphold these responsiblities.

Tom Oliver
Pebble Beach

Token collector

Dear Editor:

I am a lover of history and I have a somewhat unusual hobby. I collect old tokens used by stores, barber shops, pool halls, bakeries, saloons, forts and other businesses years ago. The tokens were "good for" 5 cents, 10 cents, 12 1/2 cents or such, in trade or merchandise or "good for" a loaf of bread, one drink, one shave, one ride or whatever. They were usually made of metal, and while having the general appearance of a coin, they were made in all shapes and sizes.

I am hoping that you might mention my search. I know that this request is relatively unimportant, but as our elderly pass away and the younger members of the family inherit their possessions, tokens and other items are considered junk and thrown out. I do get a great deal of enjoyment from my hobby and I do believe that these concrete reminders of our great heritage are worth preserving.

I have reason to believe that some of these tokens were used in your area and I would be

Continued on page 12

UNUSUAL

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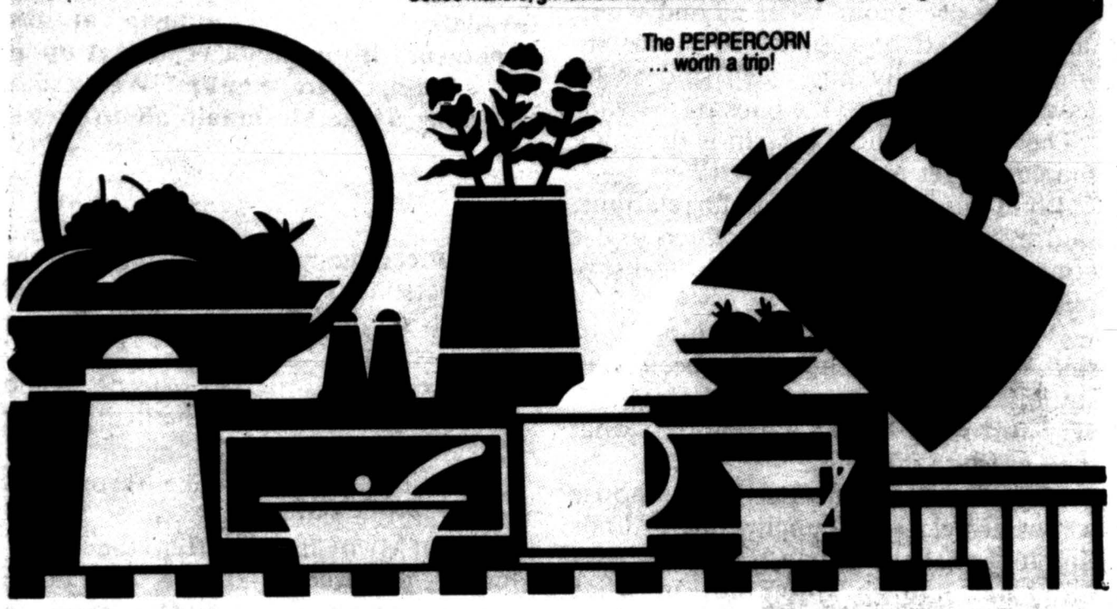

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CARMEL MAYOR Jean Grace was one of the Sand Judges at Sunday's Great Sand Castle Contest at Carmel Beach. (Marianne Mangold photos.)

THE SANDBUSTERS stand proudly behind their "winning" Sour Grapes Award entry in the contest: "The Sixth Gate — The Wave of the Future."

Mars futurescape cops '89 Grand Sand Award

DESPITE THE encroaching tide, the 1989 Great Sand Castle Contest ended with several harried but pleased winners.

Copping the top award — The Grand Sand Award (a "gold" shovel), was "Tranquility Beach 2001," a futurescape of Mars, complete with Space Shuttle, concocted and constructed by 14 UC Berkeley chemistry and architecture students.

According to Marvin Guillermo, a Monterey architect who served as Grand San Marshall, there were 87 entries, 522 participants and more than 2,000 people spectating at the annual event at Carmel Beach.

The beach, which was threatened by inundation by high tides, causing untold havoc, was divided into five sections identified by various colors. There were five Advanced Sand Box Awards per section, and five Novice Sand Pile Awards as well as three overall awards: Grand Sand Award, Theme Award (that best related to the event's theme, "2001 A Beach Odyssey"), and the Sour Grapes Award for the sore, or rather sour, losers.

Taking the latter award were the Sandbusters and their entry "The Sixth Gate — the Wave of the Future," which depicted Carmel cottages being razed by a bulldozer while high rises went up in their stead, a knock apparently, at our next-door neighbors, the always popular Pebble Beach Co.

The Theme Award was won by the veteran group, Sons of the Beach (a group of "over-the-hill artists, printers and drinkers"), and its "SOS — Save Our Shores — Don't Let It Happen Here," a scene of Carmel Beach with the Exxon Valdez and a variety of oil derricks regurgitating their nasty load of crude onto our pristine shores.

Judges, who could be influenced in their decisions by bribes of wine and food, included Carmel Mayor Jean Grace, Councilman Ken White, Jinny Atkinson, Kaye Mathis of city Public Works Department, city administrative assistant Sarah Manning, Guillermo, American Institute of Architects chapter president Jeanne Byrne, architects Mike Wadsworth, Robert Warren, Fred Christensen, Greg McMineman, and Lino Belli.

The event is sponsored jointly by the local chapter of AIA and the city of Carmel.

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Substance abuse battled in the workplace

By DAVID LELAND

DURING HER eight years serving as corporate director of human rescources with the Pebble Beach Co., Jill Russell saw first-hand what harm substance abuse can wreak on a company.

Shortly after leaving that position a little more than a year ago, Russell decided to arm herself with chemical-abuse information and attempt to spread the word to employers nationwide through her Carmel-based Substance Awareness Systems.

"Throughout the course of about a year I stopped generalizing (about substance abuse) and started to focus," says Russell, referring to her studies after leaving the Pebble Beach Co., which she says has no more or less drug abuse than other large companies. "I saw there needed to be a bridge between employees...and management."

Russell points out that her company approaches the problem purely from a business standpoint — which is not necessarily treatment-oriented or punitive.

Since her start-up several months ago, Russell has opened up satellite offices in Orange County, Newburg, Ore. (scheduled for a Nov. 1 opening), and will soon open a branch in Phoenix, Ariz.

During this short period, Russell and her staff of seven consultants have provided customized management strategy, running the gamut from cities and hospitals to high-tech firms and *Fortune 500* companies — no business is impervious to the perils of substance abuse.

Management awareness is an idea whose time has come, she says, and points to the following alarming statistics:

• Each year substance abuse costs American businesses in excess of $140 billion in reduced productivity, accidents, absenteeism, theft and health insurance claims.

• The National Institute on Drug Abuse (NIDA) estimates that more than 13 percent of the nation's workforce has a significant drug or alcohol problem.

NIDA further suggests that substance abusers are 25 percent less productive than non-abusers, and are five times more likely to file a workers compensation claim.

"The problems are all the same (due to drug abuse), (but) the drug of choice may be different," says Russell, who works with a large number of affiliates in addition to her staff. "It's not sensationalism on the part of the media — it's real."

•

RUSSELL IS a firm believer that employers cannot close their eyes to the problem and hope that it will go away by itself.

"It's like cancer; it's just going to happen again," she says, adding that there is only one solution. "Procedures and systems need to be put in place to manage it."

That's not to say the Russell is not sympathetic with management, who are forced to cope with a problem of such incredible proportions.

"There's a lot of denial because it's so sensitive," she says. "Management is unsure of what its parameters are."

And while drug and alcohol abuse run rampant in all levels of society, Russell believes that businesses represent a key role because they can intervene like no other part of society.

"They have the power of the paycheck," she explains.

Once contacted by a firm, Substance Awareness Systems outlines a program containing the following ingredients: analysis, pre-employment screening, written substance abuse policy, employee assistance program, management training, employee training/communication and program administration.

Russell attempts to tailor the program to each company, with training ranging from a scant 10 hours to as long as three weeks.

"The key is early, performance-based intervention," she says. "It's important to restore valuable employees back to work, whenever possible."

It is of key importance for business to take the offensive in combating substance abuse, she says.

Says Russell, "There's no reason that companies have to put up with it."

Russell will present an employer workshop from 8 a.m. to noon Saturday, Oct. 21, at the Monterey Sheraton Hotel. For further information call 624-5037.

SUBSTANCE AWARENESS Systems President Jill Russell believes that business have the power to carry out strict policies regarding alcohol and drug abuse. (David Leland photo.)

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Civil engineer pursues water board seat

By NANCY HILLS

CIVIL ENGINEER Jeff Grover's candidacy for the water board is based on his belief that politics can be removed from water policies.

In his campaign statement, Grover writes that "Some of the people that have served on the board worked in their official capacity to stop water projects because they might induce growth. Those people have recently been pushing for a water connection moratorium to prevent further growth. Some of them have said they are willing to suffer through rationing in order to limit growth. I am not."

"What I am saying," Grover explained in an interview with the *The Carmel Pine Cone/Pacific Grove Monarch*, "is that they are basically using the water supply as a means of controlling growth. What they need to do is solve the water supply problem."

Grover added that he is not for growth, but felt that those problems should be handled through land use agencies and not muddle the water supply process.

"We clearly need to have a dam," Grover said. "That is the only way to restore the river, so there will always be a flow in it. My concern is because the dam is 15, 30 years away, it's going to be a long time before any sign of water from that project."

'We clearly need to have a dam. It's the only way to restore the Carmel River. With a dam, there will always be flow in it.'

Other items the district is involved in that Grover said he believes are not a part of the water district's duties are erosion projects on the Carmel River and the allocation system to the cities. Grover, however, added he had not read the enabling legislation for the district and was not certain about the parameters of the district's legal mandate.

Grover said he is in favor of intermediate water supply projects now under consideration by the water management district.

"I'm in favor of the reclamation plant that the Pebble Beach Co. will pay for, but reclamation is only a short-term answer," he said. "We need to look seriously at desalinization, but we have to determine what it will cost."

Dredging or desilting the existing reservoirs might be feasible, Grover said, but only if they could be completely drained and bulldozers used dig them out. Normal dredging procedures is too expensive and stirs up too much mud which destroys fish and aquatic life habitat.

"(Bulldozing) is my idea to lower the cost," he said, adding that he was still investigating the possiblity of any of these ideas. "We need to consider options."

What cost the community is "willing to bear" is a factor in deciding what water supply programs.

"My point is that we need to look at water supply on the short-term," he said.

Grover explained he is a mechanical engineer with with Aptech Engineering of San Jose, primarily troubleshooting powerplants for utility companies.

Most of the work is out of state, he said, and lists some of his clients as Florida Power and Light, Ohio Edison, Texas Utilities and Portland Electric. Pacific Gas & Electric does most of its work in-house, he said, so his company does little work with them.

One of the reasons, he said, that he has not been attending water board meetings regularly since he last ran is because he was often out of town on his job.

Grover is a resident of Pacific Grove and also coaches football and wrestling at Pacific Grove High School.

Panetta seeking Washington interns

REP. LEON E. Panetta is accepting applications from college students who wish to serve as interns in his Washington, D.C. office during the winter of 1990.

He said that applicants for the unpaid internships should be prepared to work in his office from January through March, although he noted that adjustments could be made for individual interns.

Students interested in an internship should call Panetta's local office or send a postcard requesting an application to Rep. Leon E. Panetta, 339 Cannon House Office Building, Washington, D.C. 20515.

The deadline for receipt of applications is Nov. 15. Panetta urged interested students to request an application as soon as possible. He also said he would accept applications for the spring and summer of 1990.

Panetta said that interns would do research, writing, and office support work. He also said they would be responsible for their own housing, transportation, and other expenses in Washington.

MONTEREY PENINSULA WATER STORAGE REPORT
As of October 11, 1989

Total Storage Capacity = 33,824 Acre-Feet

Current Water Storage as of 10/11/89 = 18,821 Acre-Feet

	Total Capacity	Current Storage	%
Reservoirs:			
Los Padres	1,967*	1,156*	59
San Clemente	611*	91*	15
Ground Water Basins:			
Upper Carmel Valley	6,531	6,276	96
Lower Carmel Valley	20,015	9,182	46
Seaside Coastal	4,700	2,116	45
TOTAL	33,824 Acre-Feet	18,821 Acre-Feet	56%

Total Storage as of October 1, 1988: 19,082 AF

*Excludes State of California minimum storage requirement.

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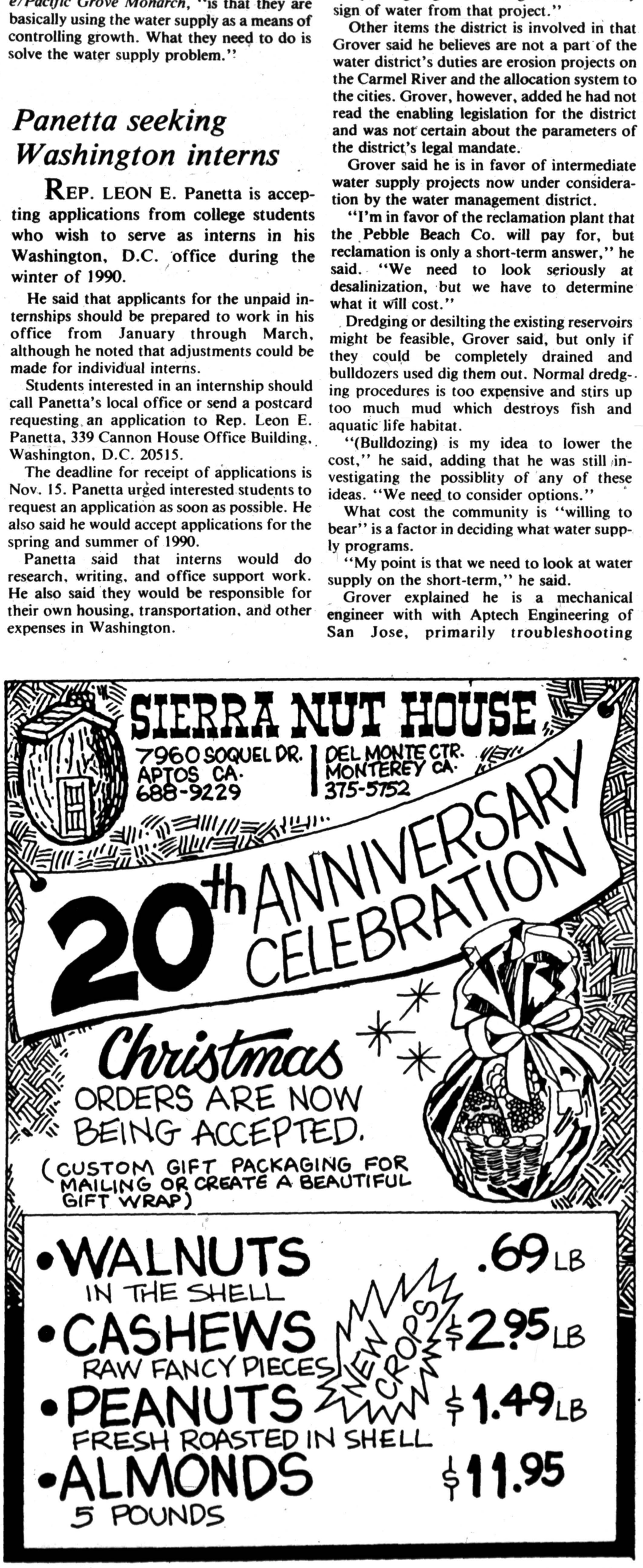
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Keeping Right On Course

Misha Bogatirev signs on as 'deal-making' candidate

By DAVID LELAND

MONTEREY PENINSULA Water Management Board of Directors candidate Michael "Misha" Bogatirev has done an abrupt about-face concerning his feelings on plans for a dam in Carmel Valley.

The first two times Bogatirev unsuccessfully sought a slot on the board he campaigned against the proposed new San Clemente Dam, which he claimed would serve to increase peninsula development.

Now Bogatirev, who lists his occupations on the ballot as artist/sculptor/environmentalist, is taking a more political stance.

"I have changed my attitude toward developers," says Bogatirev, who for personal reasons recently changed his first name from Michael to Misha. "I'm willing to negotiate and make deals."

'I have changed my attitude toward developers. I'm willing to negotiate and make deals.'

— Misha Bogatirev

Bogatirev is one of 11 candidates seeking two vacant seats, each carrying a four-year term, on the water board in the Nov. 7 election.

By allowing a dam to be built — at the expense of the hotel industry — more open space could be purchased as a tradeoff, he suggests.

In addition to paying for the dam, the hospitality industry would also purchase the open space along with developers.

Bogatirev is a man whose time has come, he believes, now it's just a matter of getting people to support him at the polls.

"There's more people supporting my views on open space than vote for me," says Bogatirev, 37.

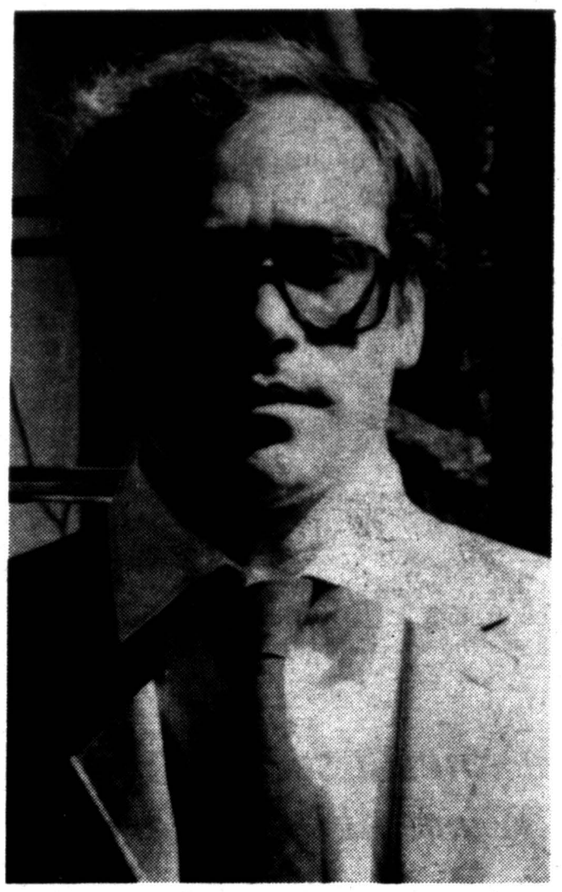
Bogatirev says that several years of being construed as the bad guy has proven to be effective.

"I was deliberately promoting an antagonistic attitude to raise consciousness," he says of his former views on no growth whatsoever. "I wanted to educate the business and banking interests through shock treatment — now it's time to compromise."

That's not to say the Bogatirev can be considered a "mainstream" water board candidate.

Take, for example, Boagatirev's plans for a desalination plant to be built at Bixby Creek, which he wants to name "Misha Reservoir."

"I want this community to remember all the good I've done for them,'" he says of the reservoir that could be used as a backup system in critically dry years. "I've shown the environmentalists that they have teeth if they want to use them."



MISHA BOGATIREV has changed his views and is supporting a dam on the Carmel River as candidate for the water board.

House approves one-year delay in oil drilling

THE HOUSE gave final approval Oct. 3 to a measure authored by Rep. Leon Panetta which prohibits for one year all federal oil and gas leasing off the California coast and prohibits critical pre-leasing steps, including those associated with Lease Sale 119 along the central coast, for eight months.

The provision is part of the Interior Department's fiscal year 1990 appropriations bill. Senate approval is anticipated later this week, according to Barry Toiv, a spokesman in Panetta's Washington D.C. office.

The measure bars the Interior Department from conducting Lease Sale 91 and 95 in northern and southern California, as well as Lease Sale 119, before Oct. 1, 1990. Congress last year postponed Lease Sale 91 until at least Oct. 1, 1989.

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Financial planner advocates ethical investing

By DAVID LELAND

CARMEL VALLEY financial planner Amy Edwards believes that there is more to responsible investing than simply expecting a high rate of return on your money.

Call it a holistic approach to the world of high finance. Call it socially responsible investing.

"Ethics and money don't have to be separate," says Edwards, who began her career six years ago with Prudential-Bache Securities. "I believe that people are basically good."

Now the owner of Integrated Resources Equity Corp., Edwards is one of a small number of investments specialists attempting to tap into the "good" in their clients when recommending smart buys.

What does the socially responsible investor look for in company policies? A partial list includes stances on: nuclear arms, apartheid, pollution, product testing on animals, recycling and women and minorities in management.

To be sure, these are not the typical aspects of business that are taken into account when plunking money into a mutual fund, stock or annuity.

"Most people come in the door and drop all their social values," says Edwards, who believes that there is plenty of money to be made without sacrificing the environment or their principles. "You can invest socially and make a terrific profit."

Take, for example, the Calvert-Ariel Growth Fund, which invests in small high-growth companies. The fund avoids investing in companies involved in apartheid, weapons and nuclear energy.

The result: an annual total return for the one-year period ending Nov. 30 1988 of 44.05 percent.

Other successful mutual funds considered socially responsible include Dreyfus Third Century Fund, New Alternatives Fund, Inc., The Parnassus Fund, Pax World Fund, Inc. and Working Assets Money Fund.

While only a handful of the 2,500 mutual funds available are considered to be composed of socially responsible companies, experts say that is changing.

According to the Social Investment Forum, a Boston-based non-profit trade association of brokers, funds and investors in the social investment field, the $40 billion invested by social criteria in 1985 has grown by at least tenfold.

Edwards adds that many socially responsible funds have actually performed better than the Standard & Poors 500, offering excellent returns to investors.

"The extra scrutiny given in the social screening process provides valuable insights into a company's underlying positive assets or its potential legal liabilities," she explains.

Supporters of socially responsible companies are not surprised by the high return on investments. Solving complex environmental probelms involves good problem-solving skills, they say, which carries over into all aspects of the business.

Says Edwards, "As in excercising our right to vote, you have the choice to make a financial statement which reflects a commitment to your principles. There are numerous opportunities for sound investments incorporations that integrate social and fiscal responsibility."

Absentee voting period began for Nov. 7 election

SCHOOL AND special district elections will be held on Tuesday Nov. 7, with polls to open from 7 a.m. until 8 p.m.

The absentee voting period for this election opened on Monday Oct. 9. Voters will receive sample ballots in the mail beginning the week of Oct. 16. An application for an absentee ballot will be printed on the back of the sample ballot. Voters wishing to vote by absentee ballot may request a ballot by completing the application on the back of the sample ballot or by writing a letter to the Election Department requesting a ballot.

Requests for absentee ballots should be sent to the Registrar of Voters, P.O. Box 1848, Salinas, CA 93902. All written requests for absentee ballots must be received no later than Tuesday Oct. 31. Voted ballots must be received by the Election Department no later than 8 p.m. on election day.

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Candidate Tom May suggests supply alterations

By NANCY HILLS

TOM MAY is making his second bid for a seat on the water board, advocating the suspension of plans for a dam and expansion of the water supply through other types of projects.

May first ran for a Monterey Peninsula Water Management District board seat in 1987 on much the same platform: stopping work on the proposed dam and, instead, investigating desilting the existing reservoirs and using a system of small lakes for storage.

"1987's public vote for a Carmel River dam was a force-through expensive measure — a millstone, a dangerous detour which erased what should have been done to prevent rationing. In early 1988, after the second year of drought, pleas by me and others for quick water met with blank stares," May writes in a press release.

'1987's public vote for a Carmel River dam was a force-through expensive measure — a millstone, a dangerous detour which erased what should have been done to prevent rationing.'

— Tom May

"The Bush administration intends to veto a proposed dam in Colorado (the Twin Forks River dam), since other means to water are half its cost and would sanctify the environment," he writes.

May believes that while the cost estimate of $3,000 an acre feet for desilted reservoir makes it expensive, the estimated $800 to $1,000 per acre foot for water from a dam is inaccurate.

The actual costs to the dam project is much higher "when full management accounting is applied to compute overall cost," May said. Those calculations would put it at $4,500 per acre foot for water from a dam.

"Full management accounting" includes the costs of the "long wait" to get a project through the system, he added.

"There are all kinds of costs associated with a dam," May said.

Of his own proposal, May said he does not know what the final price on his proposed projects would be or how much water it would deliver, but maintains those are questions that future studies would flesh out.

"A private individual does not have the resources to finance such a report as a public agency does," he said.

May claims that his series of reservoirs, similar to the Forest Lake reservoir but of varying sizes, would not require environmental impact reports and could receive permits within 90 days.

The water district has a long list of possible sites, but May said he is interested in the "two or three" that would generate "less beauracracy time and money than development of a dam."

Some of the sites are on private land, he added, and he did not wish to disclose the locations so as not to lose the ability to conduct preliminary negotiations.

According to his proposal, the water system would consist of a few artificial lakes built in canyons throughout the area, all which would be filled from water piped from the two existing dams. One or both of those dams, the Los Padres and/or San Clemente, would be desilted to increase the capacity.

His model for a desilting of Los Padres and San Clemente reservoirs is a project done by the city of Santa Barbara in its Gibraltar Dam.

The Carmel Pine Cone discussed the Santa Barbara project with people who are involved. Their assessment — from "don't recommend it, too much work for too little results," to "what else can be done in this day and age?" when water projects are expensive or environmentally prohibitive.

All said it was "very expensive water," but comparisions between any project in Santa Barbara and the Monterey Peninsula are difficult because each area has its own conditions that affect the price.

The Santa Barbara project produced about 500 to 700 acre feet of water storage.

May explained that his proposal was different than Santa Barbara's in that it utilizes the system of "catchment dams" for storage.

In addition to desilting and the use of little reservoirs, May is in favor of desalinization,

TOM MAY of Carmel is a peninsula water board candidate who believes the dam may not be the best answer to the peninsula's water problems.

new wells in "lesser-known locations"; a "limitation" on new water meter connections with exceptions for the "little guy" until the water supply is increased; and an upgrade of water conservation techniques.

May also believes that a drought reserve should be "fixed by public vote" as a "legal barrier against stripping away water needed to protect established homes and businesses and transferring it to big money developments so long as there is a scarce resource."

"Our first duty: guard property rights in established homes and businesses against rationing, toxic seepages into groundwater supplies and decisionmakers in far-off high rises — especially Japan," May wrote.

May himself states that he is a financial manager/appraiser. However, May said that due to the confidentiality of his clients, he could not disclose any names of people or organizations he has advised or projects with which he has been involved.

May said most of his clients are not in this area. He later relented and gave the newspaper one name with the stipulation it was to be confidential.

The name was of a local businessman who told the *The Carmel Pine Cone* that May had done research on a parking lot issue and had "done a good job."

May said he was an advisor in 1956-57 on the San Felipe water project; was appointed to the Carmel City Council in 1957; the Area Planning Commission in 1959 and 1960; served as chairman of the Higlands-Bixby Advisory Committee in 1970s; and was defeated in 1986 when he ran for city council.

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Los Padres acreage granted federal protection

THE HOUSE adopted legislation Oct. 16 which includes a proposal by Rep. Leon E. Panetta to grant new federal protection to several environmentally sensitive areas of the Los Padres National Forest located in the 16th Congressional District.

The measure would add about 38,000 acres to the 16th District portion of the Ventana Wilderness, designated the Big Sur River currently in Wilderness Area as Wild and Scenic River, and provide for completion of a study by the Big Sur Multi-Agency Council and the Forest Service of possible Wild and Scenic designation for the Little Sur River.

Panetta said his plan was the result of meetings earlier this year with representatives of the community, the U.S. Forest Service, and others.

Designation as a Wilderness Area prevents the Forest Service from taking any action that would significantly modify the area and specifically prohibits oil and gas drilling.

Wild and Scenic designation protects a river and an additional quarter-mile corridor on each bank from hydroelectric development of any other substantial changes which might affect the character and quality of the river.

The 16th District provisions of the bill would:

- Add the following to the Ventana Wilderness Area: 21,000 acres in the Bear Mountain area; 16,700 acres in the Black Butte area; and Junipero Serra Peak, which is about 200 acres.
- Designate 19.5 miles of the Big Sur River located in the Ventana Wilderness Area as Wild and Scenic, from the boundary of Ventana Wilderness to the headwaters of the North and South Forks.
- Provide for completion of the Big Sur Multi-Agency Council/Forest Service study of Little Sur River for possible Wild and Scenic status.
- Provide for an exchange of properties among the Forest Service, the Monterey Peninsula Water Managment District, and California American Water Co. to allow for consideration of possible expansion of Los Padres Reservoir if that alternative is selected by the Monterey Peninsula Water Management District and approved by the public.

"The Los Padres National Forest is a national treasure that deserve protection," Panetta said. "Permanent, balanced protection is critical for the most sensitive areas, particularly those which face the greatest threat from development or other encroachments."

He continued, "This bill would protect areas that support diverse animal and plant life, including endangered species such as the bald eagle and the peregrine falcon. But it would also prevent excessive federal instrusion into areas which support activities which conflict with special federal designation. It would provide a balanced approach for Los Padres, combining needed protection of sensitive areas with preservation of multiple uses."

Quake tests preparedness

Continued from page 3

Throughout town, a lucky few had generators pumping.

Another economic problem could be around the corner.

Hoby Hooker, manager of Pine Inn, said they were already getting cancellations and did not know how many could not get through on the telephone to cancel. Some people were staying longer because of uncertainity about the roads or had no gasoline for their cars.

A representative at Cypress Inn said that if one-half of their reservations in a one-week period cancelled, the loss would be about $11,000.

Some businesses found a pleasant surprise after the shakeup.

Ken Derrick of the Elegant Set, which sells china and fine crystal, said he was "very, very blessed. We had no damage.'

Tourist wandered the streets looking for information about operatiing gas stations, food and a way out of town.

"We don't know whether to stay or to go. We don't want to waste the gas in our car," one couple said. They had come up for his birthday — then the earthquake hit.

Carmel Beach had plenty of visitors on Wednesday with schools out and many people off work.

"No school, no work," said two boys sunning in the sand.

"We're on our honeymoon," explained one unhappy couple who had reservations in San Francisco. "We decided against going to the Caribbean because of Hurricane Hugo. Great, huh?"

Another holiday was on the streets of Carmel. The city suspended enforcement of its timed parking zones.

"We thought that it would be just too much," City Administrator Doug Schmitz said.

The Carmel Post Office officially recorded the time at 5:04:48 when its electrical clock froze in place.

But, true to their motto, the post office workers were getting the mail out the next day — even though they were using flashlignts to find post office boxes.

Postal worker Manny Darby said that they were using lanterns and flashlights to deposit the mail.

"Most everything is normal. I haven't heard of any problems as far as getting the mail on time," Darby said. "We have two postal workers in the lobby with flashlights to help people locate their boxes. It would be helpful for customers to bring their own."

He suggested that residents not try to pick up their mail after dark if the electricity is still off because the building is very dark inside.

(Susan Beck contributed to this report.)

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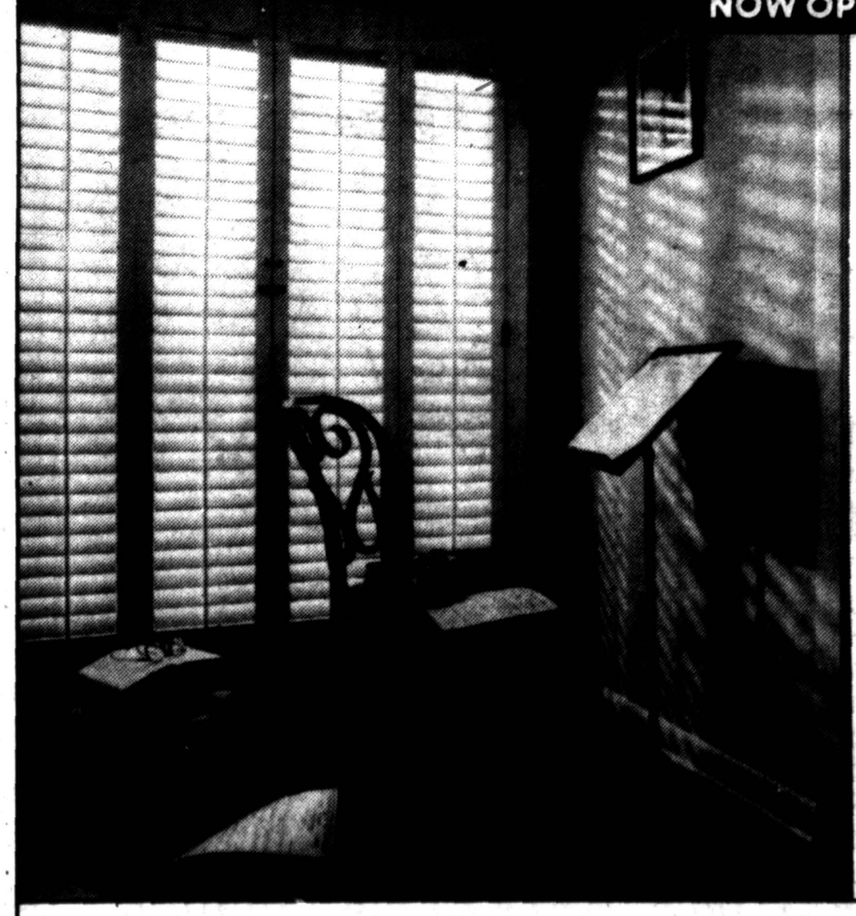

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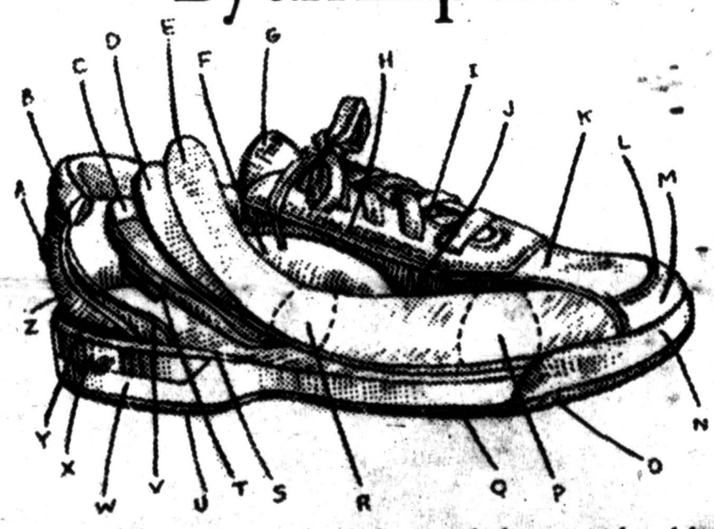

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Letters

Continued from page 4

most interested in obtaining some of them for my collection.

I would like to hear from anyone having one or more of these tokens or from anyone that might be able to help me. Any help that you can give me of any kind is greatly appreciated. My address is Travis Roberts, Box 1168, Bellaire, Texas 77402.

Thank you kindly in advance and best wishes.

Travis Roberts
Bellaire, Texas

Postal controversy

Dear Editor:

It has recently been brought to my attention by Richard C. Wilkerson that a controversy has developed in your community regarding the establishment and location of the first Carmel post office. At the request of Mr. Wilkerson, I have conducted an independent investigation and have come to the following conlcusions:

1) The first post office to operate in what is now Carmel Valley was established September 27, 1893. Burritt E. Cahoon was its first postmaster.

2) The Carmel post office authorized October 30, 1889 by the appointment of Antonio Nunes never began operation. You may note from the *1902 Postal Laws & Regulations* that an appointed postmaster had to file a bond and take an oath of office before the office could begin operations. Once this was done, an announcement appeared in the *Daily Postal Bulletin* advising other post offices around the country that a new office had come into being.

The *Daily Postal Bulletin* of Dec. 7, 1889 (No. 2978) reports the existence of Posts and Sur, both on Route 46030 from Monterey. There is no mention of the post office at Carmel in this or subsequent issues of the *Bulletin*. Obviously Nunes failed to post his bond and take his oath of office. This was not unusual, the manuscript records of Postmaster Appointments contain many such "still-born" post offices.

It is unfortuante that no one in your community chose to listen to the evidence presented by Mr. Wilkerson. He was correct and your article of Aug. 11 in the *Pine Cone* makes him look like some kind of crackpot.

From my standpoint, however, the whole incident of how a community chose to ignore the facts of its postal history is bound to make interesting reading for our readers nationwide. In the interests of good journalism, and perhaps more importantly — historical scholarship — I would suggest that you consider re-evaluating the position of your newspaper in reporting Mr. Wilkerson's evidence.

Richard W. Helbock, Ph.D.
Editor & Publisher
La Posta

Brave New World

Dear Editor:

Brave New World by Aldous Huxley was first published way back in 1932. The brilliant and prophetic author wrote a sequel, entitled *Brave New World Revisited*, in 1958, five years before his death on Nov. 22, 1963, the same day that President Kennedy was shot in Dallas.

Huxley portrays in his novel a worldwide civilization some 600 years in the future, a world where propaganda, brainwashing, genetic engineering, drugs and a carefully manipulated mass media are used to create a completely orderly and controlled but happy society. In fact Brave New World appears much more successful, stable and sane than our own society today. Absent are the ever-present evils of wars and overpopulation which are the twin banes of the 20th century.

Controller Mustapha Mond, one of the chief managers of Brave New World, remarks: "The world's stable now. People are happy; they get what they want, and they never want what they can't get. They're so conditioned that they practically can't help behaving as they ought to behave. And if anything should go wrong, there's soma (a drug that produces happy dreams)."

Brave New World has some attractive features, compared to present day capitalist society, which is based on greed only, not wisdom, or love. In Huxley's fictional world the more imaginative and intelligent (the alphas and betas), are not required to become the slaves or servants of the much less intelligent (the gammas, deltas and epsilons), not expected to work long hard hours at very boring, repetitive and ecologically destructive tasks, such as creating Exxon oil spills.

For all its drawbacks and its darker side, Huxley's Brave New World still seems closer to perfection than Western capitalism, where those who have the gold make the rules, no matter how stupid and destructive those rules. It is the philosophers, or lovers of wisdom, who are fit to rule society (as Plato said in his *Republic*), not the shortsighted materialistic plutocrats, such as Donald Trump and Leona Helmsley, owner of the empire state building.

I do not wish to send Leona Helmsley to jail. I would much prefer that she be required by law to do something good for society with all her wealth. She ought to donate two or three billion dollars to the humanities departments of several American colleges and universities. This would do more good for our world than a thousand stealth bombers, which are already obsolete.

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REMEMBER WHEN???

65 years ago

from the Carmel Pine Cone
Oct. 18, 1924

EDITORIAL: THE GROWING USE OF RADIO

Signor Marconi, speaking the other day in Rome, promised that before long speech will be heard by radio from a given station all over the world at once, a promise that may well thrill the 3,000,000 American homes already equipped with radio apparatus, and add impetus to the onward rush of an industry that is reported to have grown from sales amounting to a trivial $2,000,000 in 1920, to $120,000,000 in 1923, and by estimate to $350,000,000 in 1924.

Assuming 24,000,000 as the approximate number of homes in the United States, a statistician writing in Radio News says that nearly 13,000,000 of them have automobiles, 9,000,000 have phonographs, and 3,000,000 have radio sets. Evidently a home without either of these possessions is hardly to be considered a home at all: it is merely such a place as human beings ate and slept in the nineteenth century.

50 years ago

from the Carmel Pine Cone
Oct. 20, 1939

BOOK REMOVAL IS "UNKIND, UNFRIENDLY"

These are strong words for Miss Elizabeth Niles, librarian of the Ralph Chandler Memorial Library, when she declared this week that the act of removing Lord Cecil's "The Young Melbourne" was "unfriendly and unkind."

"It's contrary to all Carmel tradition of unlocked doors," she stressed, "I hope whoever took the book from the preview table will return it promptly."

Several such cases have occurred during the past year and Miss Niles is preparing to get out her shootin' irons to protect her books from further ravages.

25 years ago

from the Carmel Pine Cone
Oct. 22, 1964

NEW PEBBLE BEACH GOLF CLUB NAMED

The directors of the new golf course being built between Cypress Point and the Monterey Peninsula Country Club in Del Monte Forest, have chosen a permanent name for the 7,190-yard layout.

It will be known as Spyglass Hill Golf Club since it winds around Spyglass Hill which played a part in the colorful history of the Monterey area.

In the latter part of the 19th Century, Robert Louis Stevenson spent a good deal of time wandering in the forests of this area. There is reason to believe that the high dunes of the Spyglass area were the inspiration for the Spyglass Hill which played such a prominent part in Stevenson's "Treasure Island."

10 years ago

from the Carmel Pine Cone
Oct. 18, 1979

PAY FOR CITY COUNCIL TO START IN APRIL

The Carmel City Council has voted to grant itself a salary, effective April 1, 1980. The council voted 3-2 last week for the maximum salary allowed by the state law for a city the size of Carmel - $150 per month for each council member and $200 per month for the mayor.

Councilmen Howard Brunn and Mike Brown opposed enactment of the salary ordinance. Both reiterated their arguments voiced at the Oct. 1 council session when the ordinance was introduced.

Brunn declared that there was still "an opportunity for the council to get itself off the hook. If you really believe it's right for the council to be paid, give the people of the village a chance to vote on it."

Brown declared: "It is my hope that people would serve (on the council) just to serve Carmel."

5 years ago

from the Carmel Pine Cone
and the Carmel Valley Outlook
Oct. 18, 1984

TEACHER CONTRACT DISPUTE WORSENS

A bitter contract dispute in the Carmel Unified School District continues to worsen as teachers have dropped all extra non-paid duties. Their action threatens the future of many high school sporting events and almost forced cancellation of homecoming events.

Meanwhile, the negotiator for the Association of Carmel Teachers is expected within the week to announce an impasse in the stalled contract talks between the school board and teachers.

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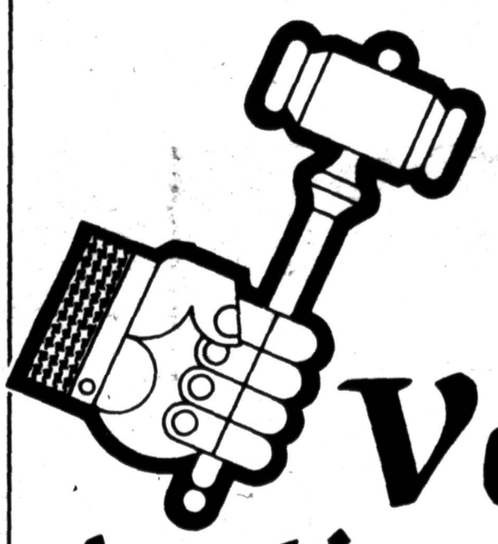

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PADRE CORNER

By Emily Rubin

The true spirit of homecoming

HOMECOMING IS a time, during the school year, when the traditional festivities of crowning a queen and her court are accompanied with many activities and events, but often the purpose of Homecoming is entirely overlooked.

In a traditional sense, it is the time of year when alumni are invited to join the festivities and attend the Homecoming football game. However, the traditions involved in the Homecoming season may change over the years. This causes many students to be confused, and often brings about controversy.

For the past few years Carmel High School has been dealing with the issue of who should choose the Homecoming queen and her court. The Carmel High tradition is to have the football team alone select the Homecoming Court. Last year, in a break from tradition, the student body voted on the queen and her court, after nominations were received from the football team. The football team was so opposed to this change that, this year, the student government decided that Carmel will stick to its age-old tradition.

It is hoped, in the future, that we as a school, will gradually return to the original intent of Homecoming. Historically, most schools, high schools and colleges, encouraged attendance of their alumni of many events of interest and entertainment. The football game, often a highlight, is among the many activities which should attract alumni back for the festive season. The student body, ideally, should be in charge of entertaining the alumni, coordinating the dance, and planning the student-alumni activities. Therefore, the entire student body should have a part in selecting the queen and her court.

This year's student government is encouraging Carmel High alumni to attend alumni activities, including the dance and the football game. The student body should be reminded that the basic purpose of Homecoming is to welcome alumni back to their alma mater. Carmel, in the past, has made the Homecoming dance a formal, non-alumni event. We hope this year's decision to have a casual, alumni-student integrated dance, will reaffirm the purpose of Homecoming.

It is a shame that so many students at Carmel High do not even know what Homecoming means. The common reaction to this year's decision to involve alumni was, "Why do they have to come?" This is a question which should not have to be asked. Carmel High's own traditions have led its students to believe that Homecoming is something entirely different from what it really is. Can Carmel's ago-old traditions be changed, or are they irreversible?

•

HERE IS a schedule of this year's Homecoming events:
Friday, Oct. 20 — 5:30 p.m. Homecoming Parade down Ocean Avenue; 6 p.m. rally (immediately following parade).
Saturday, Oct. 21 — 11:45 a.m. Junior Varsity Vs. Gonzales; 2 p.m. Varsity Vs. Gonzales; Halftime — Homecoming Float Competition; 8 p.m. Homecoming Dance in CHS Gym; alumni are invited.

(Editor's Note: Emily Rubin is a senior at Carmel High School where she is the Associated Student Body publicity representative. She plays varsity tennis, basketball and softball. She'll report on Carmel High happenings every other week in these pages.)

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FIRE LOG

Carmel-by-the-Sea Fire Department

Monday, Oct. 9

2:28 p.m. Ocean and Junipero; medical emergency, patient released in own care.

8:16 p.m. Rio Vista Drive; medical emergency, patient taken to Community Hospital

Tuesday, Oct. 10

4:03 p.m. Santa Fe and First; medical emergency, patient released in own care.

8:12 p.m. Highway 1 and Carpenter; injury accident, patient taken to Community Hospital.

Wednesday, Oct. 11

2:23 a.m. Highway 1 and Carpenter; injury accident, patient taken to Community Hospital.

9:17 p.m. Lincoln and Seventh; fire alarm activation caused by cigarette smoke. No fire.

Thursday, Oct. 12

3:03 p.m. Pebble Beach Golf Course; medical emergency, patient taken to Community Hospital.

5:54 p.m. Del Mar and Ocean; smoke investigation. Resident burning vegetation in fire pit, advised to stop.

Friday, Oct. 13

12:04 a.m. Lasuen Drive; medical emergency, patient taken to Community Hospital.

7:03 p.m. San Carlos and Second; medical emergency, patient released in own care.

Saturday, Oct. 14

8:09 a.m. Highway 1 and Carpenter; injury accident, ambulance canceled en route.

1:44 p.m. Arroyo del Mar; medical emergency, patient taken to Community Hospital.

4:53 p.m. Valley View and 16th; injury accident, ambulance canceled en route.

Sunday, Oct. 15

3:31 a.m. Del Mesa Carmel; medical emergency, patient taken to Community Hospital.

4:39 a.m. Perry Newberry and Fifth; medical emergency, patient released in own care.

Positive Thoughts

Herman & Miriam Fickewirth

Teen Creed

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They brought you up.
Be humble enough to obey,
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Choose companions with care,
You become what they are.
Guard your thoughts,
What you think, you are.
Choose only a date,
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Be a master of your habits,
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Don't let the crowd pressure you,
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Sincerely

Tom Hersant

Tom Hersant, Manager
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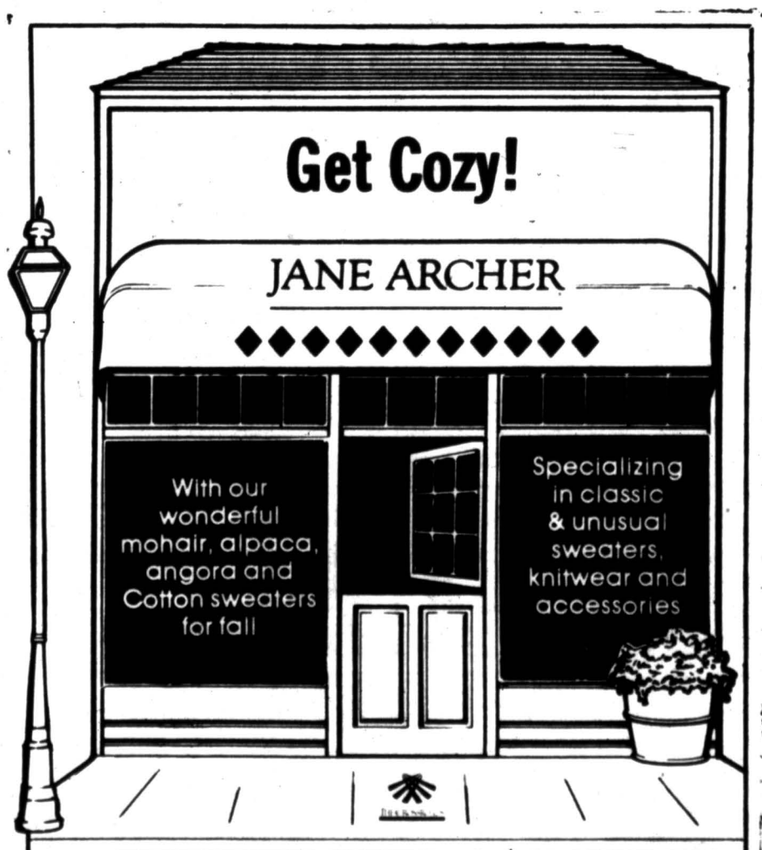
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BUY Peninsula FIRST

By Linda G. Horning

Come to a festival

SORRY FOR the interruption in this column's feature of local radio stations (six have been featured in recent columns; the 14 remaining stations will be featured in future columns), but hey! Since the Monterey Peninsula Chamber of Commerce Trade Fair and Business Mixer will be "happening" in a mere three weeks, and since the whole event has been created JUST FOR YOU, the entire peninsula from local residents to the business community, I simply MUST take this opportunity to give you the low-down on the event! Which, by the way, is scheduled for Thursday, Nov. 2 from 4 to 8:30 p.m. at the Monterey Conference Center with admission set at a mere $5, a bargain at twice the price! Here's why:

"At press time" (I've always wanted to say that!), many area businesses have generously agreed to co-sponsor the fall festival — get a load of this list: American Eagle Airlines, ALL Ventura Publishing Services, Del Monte Shopping Center, Dreyer's Ice Cream, Instant Copy & Printing, Monterey Brewing Company, Old Fisherman's Grotto, *Pacific Monthly* Magazine (which won an "outstanding booth" award at last Spring's Fair), TCBY Yogurt and Trucksis Enterprises. There will be a special co-sponsor booth, where you'll find free samples, gifts, and information about these local businesses.

I should mention that last Spring's Trade Fair was a sell-out in both booths and attendees. We had in excess of 80 booths and I believe in excess of 1,000 people in attendance. This prompted some smart person or persons to arrange to have the current fair at the larger facilities offered by the Monterey Conference Center at Portola Plaza, which accommodates 120 booths, nearly all of which have been sold as of his printing.

A fabulous line-up of door prizes have been received, but qualifying for these prizes is really tough! All you have to do is show up, fill out your name and address on your ticket, wander among the booths meeting local business owners and gathering information about your neighborhood and peninsula businesses, enjoy free lavish refreshments, free samples and gifts, music, festivities, friendly socializing, and be listening when prize winners are announced. Tough duty, huh?

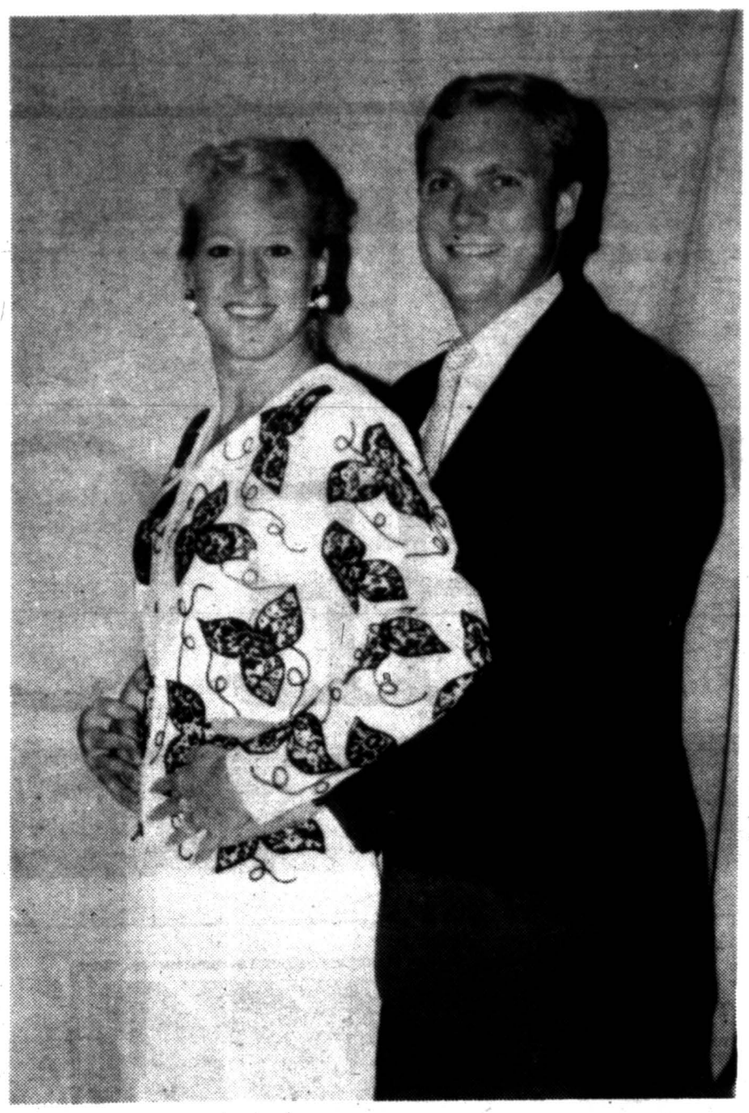
Oh, I guess this would be a good time to mention some of those fabulous door prizes! How about round-trip airline tickets offered by American Eagle, Sky West and United Express airlines? Or a $100 savings bond from Monterey County Bank, a case of (six magnums) of chardonnay from La Reina Winery, a $100 gift certificate toward printing from Commercial Press, gallery dolls from Dolls and Dreams, dinner for two at Los Laureles Lodge, event tickets from Laguna Seca, a romantic overnight stay at the new Rosedale Inn, an answering machine from Dover Elevators, a printing gift certificate from KP Graphics, kayaking and bicycling from Adventures-by-the-Sea (which won an "outstanding booth" award at last Spring's Fair), leather items from Stefan Mann Leathergoods, a romantic overnight stay in one of the Inns by the Sea, and more prizes from Call America, the Mammography Center, Business Research & Communications, Central Coast College, and Cellular One.

In the next column, I will update the prize list and provide more information on the booth participants. In the meantime, keep an eye and an ear out for reminders on local radio and TV stations, mark your calendars for Nov. 2, and since I'm co-chairing the event, feel free to call me, Linda G. Horning, at 625-1971 or call Paddy MacDonald, co-chairman, (Realtor with Del Monte Realty), at 655-0300. We look forward to hearing from you!

(This bi-weekly column is a service of the Monterey Peninsula Chamber of Commerce "Buy Peninsula First" campaign, a joint project of the Economic Development Committee and the Small Business Committee. Readers are invited to submit their thoughts and suggestions in writing to "Buy Peninsula First," c/o the Monterey Peninsula Chamber of Commerce, P.O. Box 1770, Monterey, CA 93940.)

Park for free in Monterey

The City of Monterey has removed the one-hour parking meters from the first floor of the West Custom House Garage located at Tyler and Del Monte streets downtown. The first floor has been converted to a free one-hour maximum time limit, with the exception of two 24-minute and one handicapped space.



Recently wed

KRISTIN LEIGH Lindberg of San Jose, daughter of Dr. Robert F. Lindberg of Honolulu and Ms. Marlene Lindberg of Kailua, was married at All Saints' Church in Carmel to Thomas Edward McCullough, Jr. of San Jose, son of Thomas Edward McCullough of Carmel and Mrs. Nancy McCullough of Pebble Beach. The groom was a graduate of Robert Louis Stevenson School and USC and is a financial consultant. The bride attended school in Hawaii and the University of Michigan and is a systems engineer with a Silicon Valley firm. The couple honeymooned in Caymen Islands.

Free AIDS testing available

If you think you've risked contracting AIDS from sexual contact or sharing of IV drug needles, a free test is available to see if you have been exposed to the virus. The test is anonymous; you do not have to give your name.

Daytime testing in the Monterey Peninsula area will be offered Mondays and Fridays from 8:30 a.m. to 3:30 p.m. at the Health Department, 1292 Olympia (in parking lot of Broadway and Noche Buena), in Seaside. Appointments are required. For information or appointment call 899-8100.

In Salinas, the test is offered 9 a.m. to 6 p.m. Tuesdays at the Health Department, 1270 Natividad Road. For an appointment, call 755-4512.

Evening testing is available 6 to 9 p.m. Tuesdays at the Salud para la Gente Clinic, 10 Alexander St., downtown between East Beach and East Lake streets, Watsonville. For an appointment, call 728-0222.

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SENIOR LINE

By 'Les' Lesser

Helpful suggestions

THE LAST few weeks I have received calls from elderly widows who have been upset by agents who have sold them "Medi-gap" policies. To protect yourself, call the Alliance on Aging either in Salinas or Monterey to receive advice from their HICAP program (Health Insurance Counseling and Advocacy Program).

1. If an agent calls you on the phone and is soliciting for an appointment, ask him or her to send you some material and business card in advance. Also, try to get a copy of the policy mailed to you ahead of time so that you can review it at your leisure.

2. If you do meet with an agent, ask the following:

a. Do you represent more than one company?

b. How long have you been in the business?

c. Is the agent located in Monterey County?

d. How much is the premium? Be wary of giving the agent more than one month's premium even if you plan to purchase the plan with another payment mode. State law requires this unless the policy is issued at the time. However, I would not pay more than one month's premium until you have a time to examine the policy and think it over.

e. Do you have an outline of coverage? This is required by law.

The above questions are important because (a) an agent representing more than one company is more likely to be impartial and try to sell you the policy that is best for *you* rather than his pocketbook; (b) it is important to know that the agent will be around when you need him/her and the less time in the business and more likely he/her will not be there later on; (c) unless you have a local representative, the chances are that is the last time you will see the agent and when you need him or her, there may be no contact; (d) do not pay more than you can afford and do not buy more than one policy; and (e) if an agent does not leave you any material, be suspicious.

•

Q. WHAT is Home Equity Conversion?

A. MANY elderly homeowners live on fixed incomes but have homes that have appreciated considerably over the years and are either paid off or nearly paid off. As a result they are "house rich, but cash poor." Many wonder are there any methods to draw out the cash from their equity.

"Home equity conversion" plans are available in California but participants in them should be wary of unscrupulous financial institutions or individuals. There have been cases where the applicant should never have been granted a conversion plan due to his/her financial picture.

The conversion plan, ideally, may offer an opportunity to capture the equity without having to move and provide a steady stream of new income over a period of years. This plan should not be confused with a home equity loan; these loans require the homeowner to pay monthly sums to the lender after the loans are made and are amortized over a short period of time. Most people who use this have a specific short term purpose in mind such as for college education for a child. With changes in tax laws, one has to be careful how these loans are used.

The most popular home equity conversion plan is a sale and loan plan. There are variations which differ in form, terms, and substance but they all have a common characteristic, and that is they use the equity in the home.

The plan will cost the homeowner interest, transaction costs, and ownership. And of course there is some risk involved as well as some tax uncertainties.

I will discuss two major types — the sales-leaseback and a collateral loan plan. In the first plan the owner sells his or her home to buyers/investors who as part of the transaction agree to lease it back to the person for life or until he or she moves. The buyer pays a portion of the purchase price in cash and portion by a note payable to the owner secured by a deed of trust on the property. The monthly note payment from the buyer-landlord will be greater than the monthly rental payments by the seller-leasee; the difference between the two provides regular income for the seller.

In one transaction the former homeowner is able to increase his or her income by no longer paying property taxes, insurance, maintenance and other expenses, and still remain in the home.

There are some caveats to be aware of, one in particular, is a provision as a protective cap on rent. If this is not in the transaction, then the purpose of it would be detrimental to the seller.

In deciding to enter into such a transaction the homeowner must evaluate the economic and psychological aspects of it.

Do you want to give up a cherished asset? How do your heirs feel about this? Aside from this are other factors such as inflation, future appreciation of the property, interest rates, possible default and lastly being sure that you received a fair value for the home.

The second type of plan involves borrowing against your home and using it as collateral. The loans are used for specific purposes such as property tax deferral. In this case the property tax is deferred until the home is sold or the owner dies.

There is also the reverse mortgage plan that provides income for a specific period of time. At the end of the period the principal and interest must be paid. This type of plan is probably more beneficial for a person in poor health whose life expectancy is considerably shorter than the life of the loan.

If the person had a sufficient life insurance policy, the heirs would benefit. Otherwise, the whole family will suffer a loss.

(Need information on Senior Affairs? Write "Senior Line," Area Agency on Aging, 1184 Monroe Street, Suite 10, Salinas, California 93906 or call 372-7662 or 757-5905. "Senior Line" needs your name, address, and phone number, but these will be withheld on request. Printed letters may be edited to meet space requirements.)

Correction

In a recent Social Scene photo on A Taste of Carmel one of the participants in the event was misidentified. Charbel Amine of Anton & Michel is the correct name and affiliation.

Give extra bags to Goodwill

Goodwill Industries is putting out a call for paper and plastic bags for use in their stores in Monterey and Santa Cruz counties. Grocery bags will be received at Goodwill stores and Attended Donation Stations throughout the area.

Seniors receive free health checks

Free health check-ups for older adults are offered by the SCANS (Senior Citizen and Nursing Services) program of the Monterey County Health Department. Persons over age 55 are eligible.

Appointments are required for the screenings, which are offered in Carmel at the Presbyterian Church; in Pacific Grove at the community center, 515 Junipero and at the Sally Judd-Griffin Senior Center, 700 Jewell Ave., in New Monterey at the New Monterey Neighborhood Center.

To schedule an appointment, call 899-8100.

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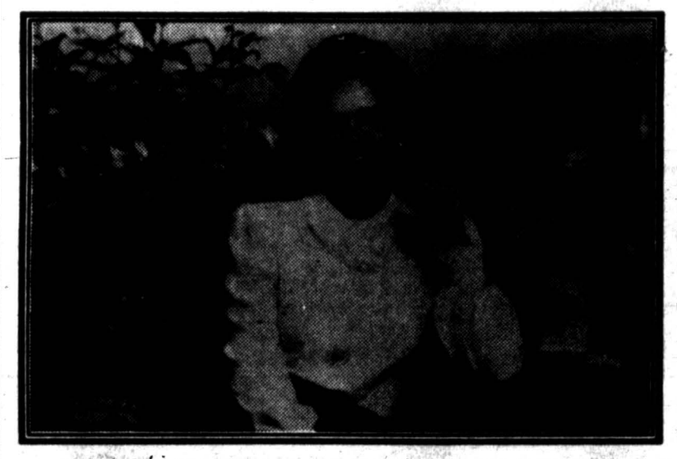

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Award winners

BARRACUDA AQUATICS coaches presented their summer season awards Sept. 30 at the Carmel Valley Community Center. Top Fish award winners (for fastest in age group), were (left to right): Kent Wehde (boys 10 and under); Chrissy Pires (girls co-10 and under); Heather Pease (girls 13-14); Adam O'Hagan (boy 6 and under); Kate Clemens (girls 15-18); Brianna Pires (girls co-10 and under); Nikki Gillette (girls 6 and under); Aaron Gaily (boys 11-12); Kersten Wehde (girls 8 and under); Isaac Clemens (Ali Voskay award for top fund-raiser); Matt Smith (boys 13-14); Joey Gasperson (boys 8 and under). Not pictured were Bryan Langley (boys 15-18), and Kerry Johnson (girls 11-12).

PINE WHISPERS

FOSTER PARENTS NEED PEOPLE TO HELP

Monterey County Foster Parents need helping people to join their sharing team to care for a baby, teens, sibling groups and minorities. Orientation is on Oct. 24 from 4 to 6 p.m. at 1352 Natividad Road in Salinas. For further information call Pat Owens at 899-8061 or Diana King at 755-4660.

SERRA SCHOOL RUMMAGE-BAKE SALE OCT. 21-22

Junipero Serra School Parents' Club will holdits annual fall rummage-bake sale from 9 a.m. to 4 p.m. Saturday, Oct. 21 and 9 a.m. to 3 p.m. Sunday, Oct. 22 in Crespi Hall at the school on Lasuen Drive behind Carmel Mission.

Items on sale will include clothing, furniture, household goods, small and large appliances, toys, books and records. There will also be a "Nearly New" Shop and a snack bar with hot and cold sandwiches, desserts and beverages.

Those wishing to donate items can drop them off at Crespi Hall 8 a.m. to 3 p.m. through Friday. All proceeds benefit Junipero Serra School. For more information call Jeannie Quaglia at 372-6872 after 6 p.m.

CV CHAMBER LUNCHEON SET FOR OCT. 19

The Carmel Valley Chamber of Commerce's monthly luncheon will be held at noon, Thursday, Oct. 19 at Rancho Canada. Guest speaker will be 5th District Supervisor Karin Strasser Kauffman. Info's at 659-4000.

CV CHAMBER MIXER SET FOR OCT. 24

The San Francisco Federal Savings and Loan at Carmel Rancho Shopping Center will host a mixer for the Carmel Valley Chamber of Comerce from 5:30 to 7:30 p.m. Tuesday, Oct. 24. Members and guests are invited to attend this event.

Continued on page 20

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THIS...

By Florence Mason

AND

SOMETIMES THAT

By Nancy Hills

The jury is in

WRITERS — ESPECIALLY reporters — take heart! A federal court ruled recently that reporters can change or make up quotes if they are a "rational interpretation" of what was said. Now all I have to worry about is being rational.

•

YOU NEVER know what you'll find in the Carmel Foundation's newsletter! This month, Carmelite Bob Evans offers to instruct members of the foundation in the fine art of solving acrostic puzzles.

When it comes to acrostics, former Carmel City Councilman Evans is an expert. Not only as a conquerer of such puzzles, but also as an editor of one series for the past 15 years.

Acrostics are first cousins to crosswords, but more complex; when the puzzle is solved you have a literary quotation and also the author and title of the book from which it comes.

"They aren't as hard as they look," Bob stated, "and there's a knack to them — subtleties and clues — that can be taught." Why did he offer to share his expertise? "It's an ideal pastime for older people, especially those who can't get out and exercise," he said.

There are several publishers of these challenging word puzzles. Those published by Penny Press, available at newsstands in drug stores and supermarkets, may be the easiest — good for beginners. The ones by Thomas Middleton (Simon and Schuster), are my favorites and they are available in local bookstores. Expert Bob Evans agrees that the ones he edits — by Janet Cameron — are more difficult.

As for Bob Evans: he's looking forward to editing a new batch of 50 "lost" puzzles for Janet Cameron, and he has a fine co-worker in Carmel Valley resident Jean Cunningham. But all that is in Bob's spare time. He was a Carmel City Councilman during Mayor Eastwood's reign, chairman of the Carmel Planning Commission and president of the library board, member of the Forestry Commission and the Community and Cultural Commission. He has just concluded a term on the board of the Carmel Foundation and currently is a member of the city's parking and traffic committee. He also has some reflected fame as the husband of Marguerite Evans, immediate past president of the Community Hospital Auxiliary. In addition to having a way with (cross) words.

•

I NOW have inside information about the jury system: it's alive and well, at least in the Monterey municipal courts.

Summoned to appear for a three-week stint, I cleared the decks and prepared to devote my time to this necessary duty. I did not serve on a single jury. But it was close.

I was actually placed on a jury the second week, but quickly removed from it by the defense attorney. I can't imagine why: I only admitted to being a card-carrying member of MADD (Mothers Against Drunk Driving), and to knowing the wife of the arresting officer! Well, it was a charge of "driving under the influence." (Seriously, though, I hope it never comes to the point where membership in MADD is seen — in itself — as disqualification for serving on the jury in a DUI case. Wanting only to see justice done, we may even be especially well-qualified to judge such a case on the facts and on the law.)

On that one day when I did report to the courthouse, I overheard the following exchange:

Young woman: "Hello, what are you doing here?"

Older man: "I'm on jury duty."

Y.W: "What a drag."

O.M: "Yeah, you said it."

Deputy Clerk Diane Cota, who shepherds jurors through the process, confirms that this is a typical reaction to being called for jury duty. "Many people are unhappy about being on call for three weeks," she said. "They don't understand how it works. And they may have legitimate financial, health or other personal concerns."

She calls about 85 registered voters (randomly chosen), for each jury panel, and there are four new panels every three weeks. Service can be postponed for some, with a definite date to reappear; others are excused completely, often for health reasons.

Diane Cota has been on the job since February. She says she really enjoys the work, and tries to be helpful. I can attest to the fact that she succeeds. Although she told us that being on a jury is "serious business," she also said, "Relax, it's OK to smile!" She is pleased when people tell her afterwards that it was a good experience, even if they only say "It wasn't what I thought it was going to be."

My own suspicion is that many people who express a negative attitude about jury duty may be doing so because it's the expected response, while in truth they welcome the opportunity to serve and do so with pride.

IT'S A FACT:

- You are summoned to jury duty for three weeks but the amount of time you actually spend at the courthouse can be as little as it was in my case: one day.
- In Municipal Court, jury days are normally only Monday, Tuesday and Wednesday.
- You call in after 5 each day to get a recorded message telling you whether or not to report the next day — or even for the rest of the week.

•

A BONUS for my experience on jury duty was seeing Judge Stephen Sillman in action. His explanations were clear and concise. Each time he asked a prospective juror the routine questions — over and over — he made it sound fresh and personal. His ability to remember — and use — names is impressive also. I looked down to see if I had a name badge on; I didn't.

•

SPENDID SENIOR:

"It makes me want to get up in the morning, and go..."

The speaker is Philip Gray. And what is it that makes him want to get up and go? The opportunity to help someone "a little bit."

Anyone who has a blood transfusion on the Monterey Peninsula might say: "To help a lot," for it's Phil Gray who coordinates the blood program for the Red Cross/Community Hospital blood program. It's Phil who finds places to set up bloodmobiles and conduct blood drives: at eight schools, various business complexes, the American Legion Hall in Carmel, the Lodge and Spanish Bay, and the Monterey Bay Aquarium, among other locations. This activity gives Phil around 2,000 volunteer hours each year, in addition to the 7,500 hours he has amassed in other services with the Community Hospital Auxiliary.

Phil was disaster chairman for the Carmel Red Cross for seven years, and continues as a member of that board, and for the last three years has been public relations director. Because of his double connection — the Red Cross and CHOMP — he was asked to help find locations for the bloodmobile. In the three years he has been going that, blood donations have increased from 4,000 pints per year to more than 5,000.

"The beautiful part is that all the blood donated stays at CHOMP," Phil says, "for CHOMP patients. And most of those are local residents. If a visitor comes here and needs blood, he's lucky to be where he is."

Both the Carmel-by-the-Sea chapter of the American Red Cross, and the county chapter (in Salinas), are under the umbrella of Community Hospital of the Monterey Peninsula. "It's the only set-up of its kind in the country," Phil explains. Yes, there have been special problems because of the AIDS epidemic. As Phil puts it: "We had to sell people on the fact that is virtually impossible to contract *any* virus by donating blood."

Phil Gray's earlier activities were quite different. "We had a manufacturing company in Chicago," he related. "Our son came out to California to study at the Pasadena Playhouse. We rented a car and drove along the ocean to Carmel, and fell in love with it. So it was back to Chicago to sell the corporation and the house."

Phil and his wife, Eunice (the author of two fictional best sellers), now live in Carmel Highlands. Son Michael was Capt. Marvel on Saturday mornings for five years, and still follows an acting career.

What this spendid senior citizen accomplishes may be even more impressive when you know that three years ago he suffered a heart attack. It's the same three years in which he has helped to set those records in blood donations. The connection is perfectly clear to him: "What I do in the blood program is therapy for me. It's very very satisfying."

FM

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PINE WHISPERS

Continued from page 18

STRASSER KAUFFMAN TO ADDRESS CRA

Fifth District Supervisor Karin Strasser Kauffman will be the guest speaker at the Carmel Residents Association meeting starting with a 4 p.m. social Thursday, Oct. 19 in the Chapman Room at Sunset Center in Carmel.

She will discuss the upcoming election on Measure B, the proposed half-cent sales tax increase and the projects it would fund. Other topics will include the Hatton Canyon Freeway, illegal road-grading on the Murphy property and other issues.

HOMECOMING GAME AND DANCE SET FOR OCT. 21

All Carmel High alumni and students have been invited to the Homecoming Game and Dance set for Oct. 21 at the school. The game against Gonzales High School begins at 2 p.m. and the dance at 8 at the CHS gym. There is a $5 charge for the dance, which should be over by 11.

HADASSAH BAZAAR-DELI SET FOR OCT. 26

The 15th annual Hadassah Crafts Bazaar & Deli Luncheon will take place Thursday, Oct. 26 from 11 a.m. to 4 p.m. at the Carmel Woman's Club, San Carlos and Ninth, Carmel. A large variety of hand-made knits and crotcheted items will be on sale, as well as home-baked cakes and cookies, jams and jellies and selected bric-a-brac.

A deli lunch will be served from 11 a.m. to 2 p.m. featuring the now-famous kosher-style pastrami on rye, accompanied by homemade potato salad, pickle, relish, dessert and beverage for $6. Take-out orders are available.

Proceeds of this event help support the vital programs of healing, research and teaching at the Hadassah Hospitals in Israel where all may enter. Hadassah also promotes education and youth programs in the United States. For more information, call 373-3408.

FLYING DOCTORS TO HOLD FIESTA

Los Medicos Voladores/The Flying Doctors will hold a fund-raising fiesta on Sunday, Oct. 22 from 1 to 5 p.m. in the Memory Garden at the Custom House Plaza in Monterey.

The public is invited to attend the event, which benefits work the group does in providing medical help in rural Mexico.

The fiesta will feature a grilled Mexican meal, music by the Mixtlan Mariachi band, and a raffle. Prizes for the raffle include a trip to Mexico, dinners for two, wine, and sightseeing tours.

Donations of new toothbrushes and used eyeglasses, used by the group in their medical work, can be exchanged for raffle tickets.

Tickets, $25 for adults and $15 for children under 12, can be purchased thru Center Stage Ticketing and will also be available at the door.

For more information call 375-9232.

CONCERNED SENIOR CITIZENS TO MEET OCT. 23

The Concerned Senior Citizens Monterey Peninsula Club, will hold its monthly meeting Monday, Oct. 23, at 1:30 p.m. in the community room of the Monterey Public Library, 625 Pacific St.

Guest speakers will be 4th District Supervisor Sam Karas and Pacific Grove Council member Susan Whitman. They will debate the upcoming proposal to increase Monterey County sales tax by one-half cent. This issue will be decided by the voters in the Nov. 7 election. The meeting is open to the public.

WHITMAN PICKED "WOMAN OF ACHIEVEMENT"

The Pacific Grove Business and Professional Women's Club has chosen Susan Whitman of Pacific Grove as this year's "Woman of Achievement." She was chosen for many reasons, among them are her concern and help for women in business, for the fact that she, herself, is a successful businesswoman and for her dedication to her community. She is co-owner of Pacific Grove Florist and a member of the Pacific Grove City Council.

Continued on page 21

Non-emergency call

MEMBERS OF California Department of Forestry and Fire Protection paid a visit to the campus of Stevenson Lower and Middle School in Carmel to show off some of their equipment and firefighting techniques. Here CDF's Lance Berry demonstrates the use of one of the nozzles carried on a CDF fire truck to some of the school's younger children, prekindergarten through third-graders.

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PINE WHISPERS

Continued from page 20

A dinner in Whitman's honor will be held Thursday, Oct. 19, at 6:30 at The Tinnery. The cost will be $20 per person. Reservations may be made through Marabee Boone at The Pacific Grove Chamber of Commerce, 373-3304.

GORDON PAUL SMITH TO ADDRESS GOP WOMEN

The Monterey Bay Republican Women, Federated will host a luncheon at the Carmel Mission Inn on Tuesday, Oct. 24 at 11:30 a.m. Addressing the organization will be management consultant, Gordon Paul Smith, who will discuss the subject of Americanism.

A well-known speaker and author of numerous articles in the fields of management, finance and public affairs, Smith is recognized in *Who's Who in America, Who's Who in the World,* and is the recipient of many awards for civic and public involvement. Service as California's State Director of Finance, and assistance with expansion of the baseball's American League into the West in the early 1960s, are but a few of his many credits.

The public is invited. Further information may be obtained by contacting Mrs. Parnell Rickerson of Monterey.

FREE STEAK BARBECUE SET FOR OCT. 22

Any eligible veteran who joins American Legion Post 512 and all paid-up members are invited to a free steak barbecue Sunday, Oct. 22, from 2 to 5 at the Carmel Legion Hall, Eighth and Dolores.

Carmel city employees and their guests are invited also. "We would like to get to know better the fine people in the city who help with the Veterans Day and Memorial Day ceremonies," said Al Chapin, post commander. A $5 per person donation is asked from city employees and their guests who desire to attend as well as the spouses and guests of Legionnaires. A no-host bar is available.

Reservations are requested. Please call George Buck at 624-0994.

AMBASSADOR POPPER UNA DAY SPEAKER AT U.S. NAVAL POSTGRADUATE SCHOOL

Ambassador David H. Popper, former Assistant Secretary of State for International Organization Affairs, and whose U.S. ambassadorship has included the countries of Chile, Cyprus and Panama, will be the featured speaker at the United Nations Day luncheon observance at noon at the U.S. Naval Postgraduate School in Monterey, Barbara McNitt Ballroom, on Tuesday, Oct. 24.

Popper's address is titled, "The United Nations in a World of Change." The event, celebrating the United Nations signing on Oct. 24, 1945, is sponsored by the Monterey Bay Chapter of the United Nations Association, with co-sponsorship of the local chapters of The Baha'i Faith, Beyond War, League of Women Voters, New Forum, Sane Freeze, and the World Affairs Council according to Dr. John Von Berg, president of the Monterey UNA.

Assemblyman San Farr is 1989 chairman for the United Nations Day.

Tickets for the luncheon are $12, and may be purchased by mailing a check to UNA, PO Box 1590, Monterey, 93942. Further information about the event may be obtained by calling 647-9862.

FINANCIAL PLANNING MEETING SET

The October meeting of the Monterey Bay Chapter of International Association for Financial Planning, Inc. will be held at Corral de Tierra Country Club on Thursday, Oct. 19 at 11:45 a.m. The cost of each luncheon is $12 pre-paid or $14 at the door.

Please call 373-4176 and ask for Bonnie Zimmerman for reservations and details. Guest Speaker Richard Lamport, director, Planned Giving Services, Essex, Inc., will discuss "Planned Giving."

The meeting is open to all interested financial services professionals and guests.

WAVE OF "ARRESTS" READIED IN JAIL AND BAIL BENEFIT

Scores of civic leaders and ordinary citizens face arrest on Friday, Oct. 20. Each will do a stretch of one hour in the "slammer" as part of a fund-raising benefit for the March of Dimes fight against birth defects.

The event, called Jail and Bail, is structured so anyone can request the "jailing" of a spouse, friend, co-worker or other person and share the amusing action built into the event.

Requests for "arrests" can be phoned to the March of Dimes, Monterey County Chapter at 373-8482 or on the day of the event at 899-3500, along with a pledge of $25 by the "complainant." A phony warrant is prepared and an arresting officer picks up the accused for delivery to the mock jail at Peninsula Dodge at the Auto Center in Seaside. There, a judge sets bail and the prisoner is placed in the jail. The next hour is spent calling friends to raise bail — in the form of pledged contributions to the March of Dimes.

Further information can be obtained by calling the March of Dimes of the Monterey Chapter. During the event on Friday, Oct. 20, the phone number for the Jail and Bail center will be 899-3500.

ANIMAL RIGHTS ACTIVIST TO SPEAK

A talk on Christianity and animal rights will be given by the noted Anglican priest, Dr. Andrew Linzey, on Saturday, Oct. 21, at 7:30 p.m. at the Monterey Peninsula Unitarian Church.

Linzey is chaplain and director of studies at the Center for the Study of Theology in the University of Essex, England, and is currently visiting the West Coast on a lecture tour. The author of *Christianity and the Rights of Animals* and other writings on religion and ethics, Linzey has been derscribed as the foremost theologian working in the field of animal/human relations.

The public is invited to attend. For further information, call 624-5993.

ALTRUSA CLUB TO HOLD TEA/AUCTION

The Altrusa Club of the Monterey Peninsula — Altrusa International — will hold the annual Silver Tea and Silent Auction on Saturday, Oct. 21 from 2 to 4 p.m. in the Estrada Adobe, Tyler Street, Monterey.

Pre-Christmas shopping is invited from a variety of gift articles including glassware and china, linens, household accessories, paintings and other art objects, and gift packages of wines and spirits. Chairman of the event is Lila Ryan. President of Altrusa is Noreen Eaton.

BENEFIT FOR THE CABO SAN LUCAS PROJECT

Area musician Stephen Tosh and friends will give a one-

Continued on page 22

New Lt. Governor

RICHARD VANCE was recently honored by the Carmel-by-the-Sea Kiwanis Club as new Lt. Governor. Vance, a 15-year member of the Carmel club, made the keynote address, stressing that Kiwanis participation should be fun, but with an emphasis on community service. First Lady Patricia Vance, George Bremer, a recent recipient of Distinguished Past President Award, and Gov. Bob and First Lady Barbara Wikoff of Division 43, were also in attendance. Vance is a past member of the board of trustees at All Saints' School and Carmel Business Association, and is currently director-controller of Monterey Concours d'Elegance and a director of Carmel Youth Center. The Vances are 25-year resident of Carmel and have four daughters.

Ferragamo

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presented in the Carmel store
on Friday, October 20 from
10:00 a.m. to 6:00 p.m. and
Saturday, October 21 from
10:00 a.m. to 3:00 p.m.

To schedule a personal appointment, please call 624-6300, ext. 356.

Appointments are not necessary for ordering.

Saks Fifth Avenue

Carmel-by-the-Sea Shoe Salon

Carmel Plaza at Ocean Avenue, Carmel-by-the-Sea. Open daily, 10 am to 6 pm; Sunday, 12 to 5 pm.

PINE WHISPERS

Continued from page 21

hour flute, piano and bass recital on Sunday, Oct. 22 at 3 p.m. at the Carmel Valley Community Chapel, located at Paso Hondo and Village Drive in Carmel Valley Village.

Refreshments will be served and all donations will be used to benefit the children of Cabo San Lucas. For more information, call the chapel office, 659-2278, Tuesday through Friday, 9 a.m. to noon.

"YOU DON'T HAVE TO SUFFER" IS TITLE OF OCT. 22 LECTURE

"You Don't Have To Suffer" is the title of the lecture to be given by Judy Tatelbaum at 11 a.m. Sunday, Oct. 22 at the Pacific Coast Church, Pine Avenue at 12th Street, Pacific Grove. The church is an independent metaphysical teaching institute.

Tatelbaum, M.S.W., a licensed clinical social worker and author, is an experienced psychotherapist. After graduating from Syracuse University and Simmons College of Social Work, she worked at the Massachusetts Mental Health Center, Boston, and Payne Whitney Clinic, New York City, before starting her private practice as a Gestalt therapist and grieve counselor. She is the author of two books, *The Courage To Grieve* and *You Don't Have To Suffer,* both of which she will autograph following her lecture.

Tatelbaum resides with her husband in Carmel Valley.

Additional information may be obtained by calling the church at 372-2173.

MONTEREY ELKS TO PARTICIPATE IN RED RIBBON WEEK

Monday, Oct. 23, at 4 p.m., the students from Monterey Peninsula Unified School District will march down Alvarado Street, around to Pacific Street and then to Colton Hall Lawn, proclaiming Red Ribbon Week where booths will be set up for the day, displaying educational material for a drug awareness program. Music provided by Monterey Elk member Mike Marotta and his band will add to the festivities. Soft drinks will be served.

Monterey Elks Lodge #1285 will staff a booth displaying pamphlets on drug and alcohol education. These pamphlets are furnished free of charge to the students and the public. Free posters and red ribbons will be distributed to the Alvarado Street Merchants in observance of Red Ribbon Week. The Elks have furnished red ribbons and buttons (saying "No to Drugs & Alcohol") to Seaside High School for the past two years and will continue to supply the same.

Monterey Elks Lodge is a non-profit organization. For more information contact Dick Searle at 373-1285, who is the Red Ribbon chairman and also, the Elks District Drug Awareness chairman.

CARMEL REPUBLICAN WOMEN TO MEET

Walter E. Hoadley, senior research fellow at the Hoover Institution, Stanford University, and an internatioal author, will speak to the Carmel Republican Women's Federated when it meets for its fall General Meeting on Tuesday, Oct. 24, at the La Playa in Carmel. Non-members, as well as club members, are invited to attend.

A social hour at noon will precede the 12:30 luncheon. For information and reservations, please call Mrs. Roy Gilbeau of Carmel Highlands at 624-8098, or Mrs. J.M. Tully of Carmel, 372-9005.

BAHA'IS SEEKING NOMINATIONS FOR HUMAN RIGHTS AWARDS

The Baha'is of the Monterey Bay Area are requesting nominations for the tenth annual human rights award. The person selected for this honor must be someone who has performed significant service as an avocation in the field of Human Rights.

Past awards were presented to Narita Monhollan for her assistance with the handicapped; Nancy Costello for her continued help with the physical needs of the Salinas Valley farm workers; Wildred Tosch for his efforts with the hearing impairment program; Nell Meyer, an active participant with Guide Dogs for the Blind; William Monning for work for Human Rights in Central America; Rosemary Madsen, founder of Continuing the Peace Dialogue; Ruth Henk, Hospice volunteer; Adele O'Grady, a founder of Multiple Sclerosis Community Services; and Dr. Le Roy Allen for his help and research with atomic bomb victims.

If you have a nomination, please mail the name and description of service along with your own name to Baha'i Human Rights Committee, P.O. Box 429, Carmel Valley, 93924, by Nov. 15.

The award will be presented at a dinner which will be sponsored by the United Nations Association along with co-sponsorship with several peace related organizations at the Monterey Beach Hotel on Human Rights Day, Dec. 10.

KAZU CHANGES CORPORATE NAME

KAZU-FM has changed its corporate name from "Great Silence Broadcasting Foundation" to the "Monterey Bay Public Broadcasting Foundation."

The 12-year-old listener-supported station based in Pacific Grove was given the new name at the September meeting of the KAZU Board of Directors. Station Manager Rich Terry explained that the station is already known as "Monterey Bay Public Radio" and the new name merely presents a more consistent image to the listening community.

JUNIOR GOLF GROUP CHANGES NAME

Clark Struve, president of the Monterey Peninsula Junior Golf Association, announced that the organization has changed its name to the AT&T Pebble Beach Junior Golf Association. The non-profit organization which promotes junior golf on the Monterey Peninsula will be affiliated with AT&T Pebble Beach Golf Charities which stages the annual AT&T Pebble Beach National Pro-Am.

William Borland, chairman of the board of the AT&T Pebble Beach Golf Charities, said, "We are pleased to be associated with the fine work which is being done by this organization and we are looking forward to a long relationship."

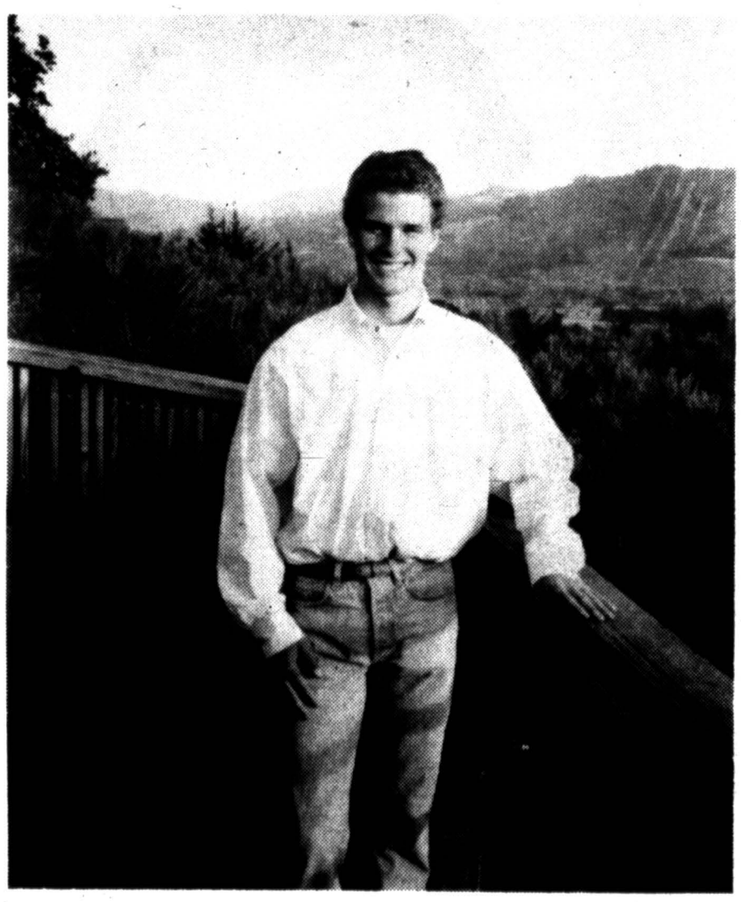
The AT&T Pebble Beach Junior Golf Association was originally organized by Tom Pelino, Dick Falge, Xavier Nady, Bob Zoller, Laird Small and Struve. It evolved out of the Gatorade Youth Clinic which is held each year during the AT&T Pebble Beach National Pro-Am. To date there are 265 members from throughout the peninsula. Membership is free of charge.

All of the local golf courses and professionals in the area have been supportive of the junior golf program which stages clinics, lessons and tournaments for youngsters ages seven through 17. The organization was able to make grants to fourteen local junior golfers for lessons this past summer.

Continued on page 23

Seafaring scenes

ARTIST HANS Skalagard illuminates some of the finer points of his painting technique during a reception at his own Skalagard's Square-Rigger Art Gallery in Carmel. Skalagard's works in this exhibit feature oil paintings of World War II ocean-going convoys. The gallery is located on Dolores Street between Fifth and Sixth avenues. (Robert Mohr/Stock Options photo.)



Veterinary veteran

GRAHAM EVANS, a senior at Carmel High School, has won the 1989 California State Science Fair Award for veterinary medicine. He also won the award in 1987. The award is given by the California Veterinary Medical Association. Evans presented his exhibit at the association's annual convention, held Oct. 13-15 in Santa Clara. He received a check for $100 and a gold medallion. Evans is active in FFA, the American Bloodhound Association, and the National Cutting Horse Association. He is also varsity goalie on the Carmel High water polo team and is a volunteer Carmel firefighter.

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PINE WHISPERS

Continued from page 22

"We are very excited about our name change," said Struve. "With the support of the AT&T Pebble Beach National Pro-Am we will be able to expand our programs and scholarship efforts. Their financial backing will enable us to bring golf to local youth who might not otherwise be exposed to this great sport and take advantage of all the athletic and educational opportunities it affords."

For further information call Struve at 373-4614.

PROJECT FIRST HAND OFFERED

Project First Hand is a unique educational program offered by the Monterey County AIDS Project and the Santa Cruz AIDS Project. Through this project, people living with AIDS or related conditions are available to speak to a variety of groups about their experiences with this serious disease.

First Hand presentations are as diverse as the speakers themselves. Many are upbeat and positive about living with AIDS, others seem to be fighting a losing battle, and express their frustrations, fears and loneliness. Whatever their approach, First Hand speakers help to personalize AIDS, and bring it from a somewhat distant "statistic," to a disease that impacts real, feeling human beings.

Studies have shown that many people in the United States have learned the basic facts about AIDS, but that most people are not changing their attitudes and behaviors as a result of this knowledge. It is our hope that by meeting a person with AIDS members of our audiences will see what it's like to live with this disease, and get a "first hand" account of the speaker's experience. Realizing that AIDS *does* happen to real people may enable others to develop a sensitive and informed concern about the disease.

RECREATION COMMISSION RECEIVES AWARD

The Carmel-by-the-Sea Recreation Commission is the recipient of the 1989 California Parks and Recreation Society Commissioners award. Chairman Bob D'Isidoro received the award on behalf of the commission for their efforts in establishing the Park Fest program.

Park Fest is a weekly entertainment program held during the summer in Devendorf Park. The free noon concerts are held each Friday. Park Fest is funded through a generous donation by the Kiwanis Club of Carmel-by-the-Sea.

CARMEL STUDENT MAKES DEANS' HONOR LIST

Students at California State University, Chico, who take a minimum of 12 units of courses for letter grade credit and maintain a 3.5 grade point average (4.0 is a straight A average) are singled out each semester for the Deans' Honor List based on semester grades.

Among those cited for this high scholastic achievement for spring semester, 1989, from Carmel was Gregory Miller, a junior majoring in information communication studies.

CARMEL STUDENT ENTERS MAINE COLLEGE

Christopher E. Parrish, son of **Susan Parrish** of Carmel, will enter Bates College as a freshman.

A graduate of Robert Louis Stevenson School in Pebble Beach, Parrish served on the newspaper staff and participated in cross-country and track.

A highly selective liberal arts college in Lewiston, Maine, Bates is the oldest coeducational institution of higher learning in New England and the second-oldest in the nation. It has a current enrollment of approximately 1,500 undergraduates.

LOCALS HONORED BY CAL STATE UNIVERSITY, CHICO

Among those honored from Carmel and Carmel Valley at commencement at California State University, Chico, receiving bachelor's degrees at the close of spring semester were: **Carl R. Salmonsen** (business administration), and **Stefan D. Starr** (political science), both of Carmel, and **Stacie Stainbrook** (history), of Carmel Valley.

JUNIOR GOLFERS END SUMMER SERIES

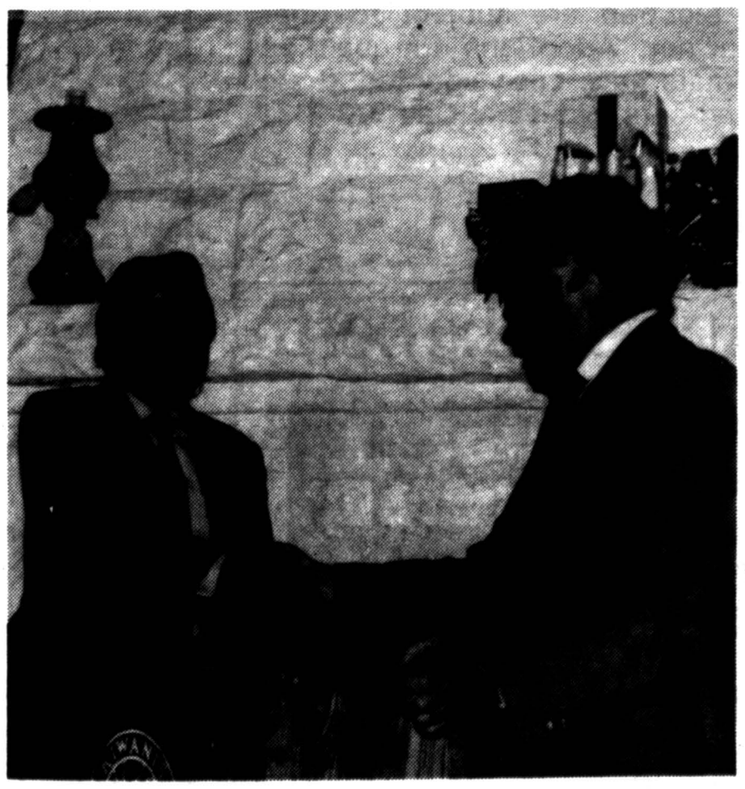
The AT&T Pebble Beach Junior Golf Association concluded its first summer series with a presentation ceremony at Rancho Canada Golf Club on Sept. 28. According to Clark Struve, president of the association, there were 110 local participants from ages 7 to 18 who played in tournaments at Del Monte Golf Course, Laguna Seca Golf Club, Rancho Canada Golf Club, the Naval Postgraduate School golf course and Black Horse Golf Course at Fort Ord. All of the golf courses donated their facilities.

Winners of the summer series were determined by combining the four lowest scores out of five possible rounds during the summer series. Awards were made to the following junior golfers for their achievements over the summer:

In the Pee Wee Division (ages 7 to 10), the winner was Erioc Noma of Watsonvile, runner-up was **Rushad Eggleston** of Carmel, and **Seth Perkins** of Carmel was named Best Sportsman.

In the Bantam Division (ages 11 & 12), **Todd Hoskins** of Carmel was named the winner, **Nick Vorobiov** of Carmel was runner-up, and **Annabel Pratt** of Carmel was Best Sportsman.

In the Senior Division (ages 16 & 17), Brock Shafer of Pacific Grove was the winner and Jason Bennett, also of Pacific Grove, was runner-up. Brock Shafer was also named Best Sportsman in the Senior Division.



Change of command

TWENTY-YEAR KIWANIAN Fred Fouzenmayeh was master of ceremonies for the annual Kiwanis installation dinner at Pine Inn that signalled the end of Dr. Gregory MacMartin's one-year tenure and the installation of Gary Ritter as president of the Carmel club. An auction was highlighted by donations from Spanish Bay Fitness Center, Turnips, Pernilles, Cardinale's Shoes, and posters from Concours d'Elegance. Past President George Bremer was awarded the Distinguished President award by incoming Lt. Gov. Dick Vance; Gary Duffel was honored as Kiwanis of the Year and received a standing ovation.

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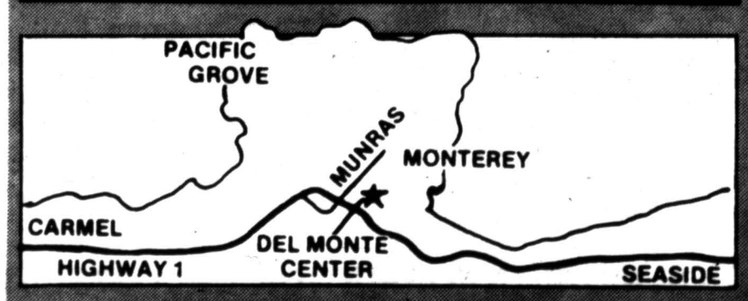

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Award-winning 'Red Sorghum' screened

An award-winning 1987 film from the People's Republic of China will be shown by the Monterey Institute International Film Series.

Red Sorghum won the Golden Bear at the 1988 Berlin Film Festival. It is a sweeping modern-day fable that parallels the life story of an intrepid young woman with the history of China in the turbulent period of the 1930s and '40s.

Director Yimou creates a stirring tale of violent action and epic lyricism. It will be shown in Mandarin with subtitles, Friday through Sunday, Oct. 20-22.

Red Sorghum begins at 8:15 p.m. in Morse Auditorium, located at 440 Van Buren St., Monterey. Admission is $4 general, $3 for students and senior citizens. For information, call 626-1730.

Mozart Society presents concert

The Mozart Society of California will present for its members and guests an evening of piano music of Mozart performed by Sylvia Jenkins. The concert will begin at 8 p.m. Friday, Oct. 20 at the Church of Religious Science, Monterey. Guests are welcome.

For information, contact the society, Box 221351, Carmel, CA 93922, or call 625-3637.

Robert Nisson demonstrates sculpting

The Central Coast Art Association is sponsoring a demonstration of sculpture by Robert Nisson. The free program begins at 7:30 p.m. Monday, Oct. 23, in room 10 of Sunset Center, San Carlos at Ninth, Carmel. Admission is free.

Free guide to off-highway areas

A new guide to Off-Highway Vehicle Areas in California is available at State Vehicular Recreation Areas.

The guide includes a map and listing of off-highway areas managed by the California Department of Parks and Recreation, the U.S. Forest Service, the Bureau of Land Management, as well as areas managed by counties, cities or other jurisdictions.

The guide also has a section with safety and preparedness tips and legal requirements for the use of off-highway vehicles in California.

Individual copies are also available free of charge by contacting Publications Section, Department of Parks and Recreation, Box 942896, Sacramento, CA 94296-0838, call (916) 322-7000.

Wanted: Homes for all of us!

1. Cage 150, Aussie, Female, Adult, Very sweet dog; already spayed
2. Cage 54, MC-26793, Shepherd-Collie, Female, Adult, Friendly!
3. Cage 10, MC-26618, Akita, Female 1 Yr. Handsome.
4. Cage 5, MC-25607, Boxer Male 1 Yr. A beauty.
5. Cage D MC-26794, DSH, Male, 6 Wks. white rine around his tail!
6. Cage 1-J, MC-26639 & 26640, Tiger Polydactyl, Male 1 Yr. Matched set.

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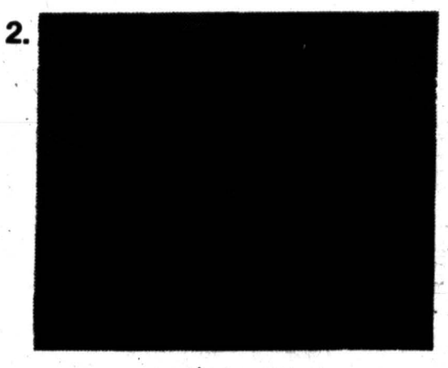

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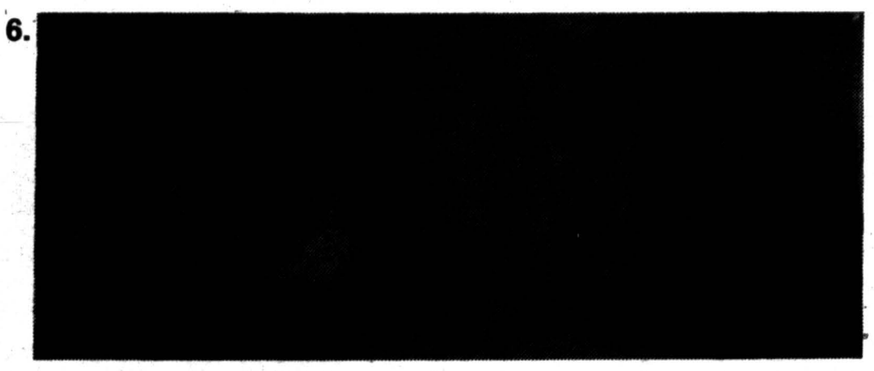

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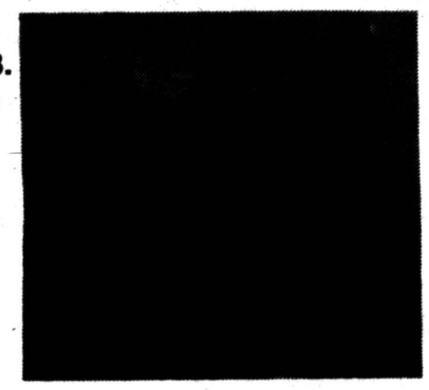

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The SPCA of Monterey County is offering three incentives for you to add a little love to your life during October which is ADOPT-A-DOG-MONTH! The first fifty people who adopt a dog will be able to have the pet spayed or neutered FREE OF CHARGE. In addition, everyone who adopts a dog during October will receive a free dog wash courtesy of Wash-a-Pet in Pacific Grove. And to make sure that your new pet gets off to a good start. Norm Geis of The Golden Dolphin Pet Shop is offering a $15 discount on a personal canine behavior lesson. Dozens of four-person to love at the SPCA Shelter. Don't delay!

Visit the SPCA Animal Shelter on Highway 68 across from the main entrance to The Laguna Seca Recreation Area, Monday through Friday, 11 a.m. to 5:30 p.m. or weekends, 11 a.m. to 4 p.m. Call for holiday hours.

PLEASE NOTE: Animals picutred are subject to prior adoption or return to owner. Adoptions to qualified homes only. If these animals have been adopted, there are other lovable dogs and cats available. Call 373-2631 for imformation.

FOR MORE INFORMATION CALL 373-2631

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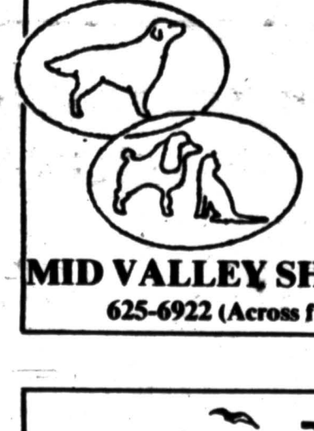

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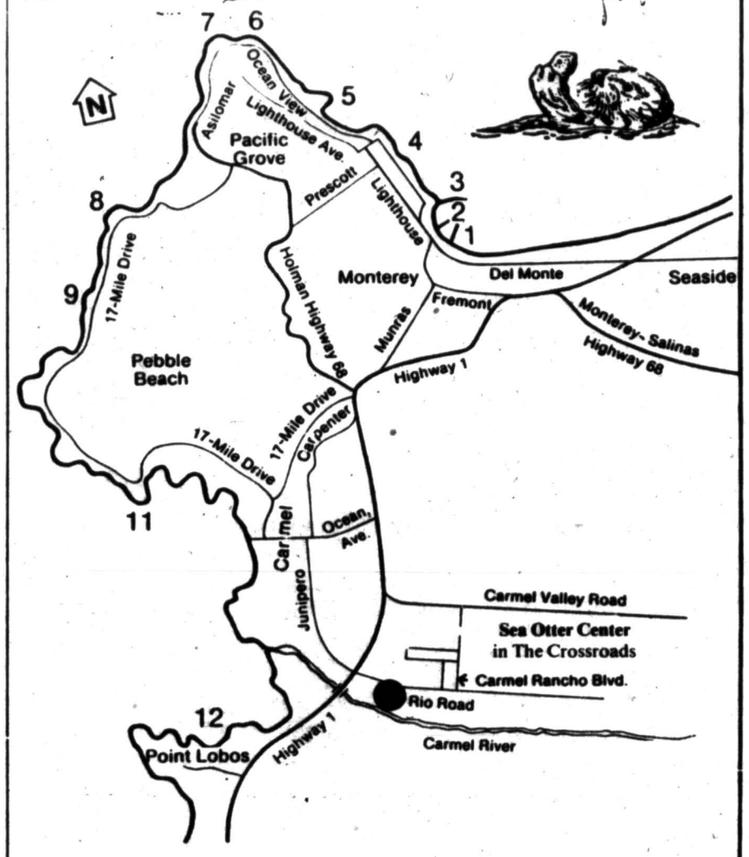
Sea Otter
Viewing Locations



1. Fishermen's Wharf No. 2
2. Fishermen's Wharf No. 1
3. Coast Guard Breakwater
4. Cannery Row
5. Lovers Point
6. Otter Point
7. Point Pinos
8. Point Joe
9. Bird Rock
10. Cypress Point
11. Pescadero Point
12. Point Lobos State Reserve

Welcome to the Monterey Bay Area...Home of the California Sea Otter

No visit to the Monterey Bay Area is complete without a glimpse of this smallest of marine mammals.

Sea otters spend their lives in nearshore coastal waters where they sleep at the surface, often anchored in a drift of kelp. Groups of otters are called "rafts" because from a distance they look like small logs floating on the sea.

One of the few members of the animal kingdom to use a tool, an otter will place a rock on its chest as an anvil upon which to break open its shellfish prey. Mothers can often be seen sculling along on their backs with a small furry pup aboard.

Unlike seals and whales which have layers of blubber to keep them warm in cold ocean waters, the sea otters rely on their thick fur coats, which they spend many hours grooming every day. An oil spill which could damage their fur, causing the animals to die from exposure, is the greatest threat to their existence.

After the fur trade of the 18th and 19th centuries, sea otters were thought to be extinct in California. But a tiny band survived off the Big Sur Coast. Today otters can be found off San Luis Obispo, Monterey and Santa Cruz counties, yet they still number fewer than 1,400 animals. A "Threatened Species," the California sea otter is protected by state and federal law.

For sea otter gifts and souvenirs, free sea otter literature and information on how you can help protect the animals, please visit

FRIENDS OF THE SEA OTTER
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OBITUARIES

Clyde Tuomela

A memorial service took place Oct. 8 at the Navy Chapel, Naval Postgraduate School, for Clyde Henry Tuomela, known for his work in developing safer methods of aerial agricultural spraying, who died Oct. 5 when his single-engine airplane crashed at the Palm Springs Regional Airport. He was 61.

Born April 9, 1928 in Marquette, Mich., he had lived in Carmel since 1974. He entered the Navy as a flying midshipman in 1946, became a Naval aviator in 1949 and earned a bachelor's degree in mechanical engineering from Stanford University and a master's in international affairs from George Washington University.

He served as a test pilot for 17 years and flight instructor and ground safety officer, and flew combat missions in the Korean and Vietnam wars. He was commanding officer of Navy fighter Squadron 191 on the USS Ticonderoga, and was awarded many decorations for his military service, including the Distinguished Flying Cross.

A retired Navy captain, Mr. Tuomela turned his attention to agricultural aircraft safety programs after his retirement from the service in 1978. As executive director of the California Agricultural Aircraft Association for nearly eight years, he set up a training program for pilots, pesticide loaders and ground crews that is used throughout the United States and in other countries.

Survivors include his wife, Shirley; two daughters, Vicki Gonzalez of Camarillo, and Ann Tuomela of Maui, Hawaii; a son, Henry of Oahu, Hawaii; a brother, Ralph of Chicago; and his parents, Mr. and Mrs. Eino Tuomela of Lake Worth, Fla.

The family suggests that any memorial contributions be sent to a charity of the donor's choice.

William E. Gallwey

Memorial services took place Oct. 10 at the York School chapel, for William Edgar Grattan Gallwey of Carmel and San Francisco, who died Oct. 8 at Community Hospital of the Monterey Peninsula. He was 83.

Born July 26, 1906 in San Mateo, Mr. Gallwey was the founder and president of Vacu-Dry Co. of Emmeryville in the early 1930s. The company processed dehydrated fruit. He retired in 1961, and moved permanently in 1965 to Carmel, where he had spent summers since 1951.

Mr. Gallwey devoted himself to classical music and education. He was a former president, vice president and treasurer of the Monterey County Symphony Association.

He also served on the board of trustees of the York School for more than a decade, resigning just last year because of ill health. As president of the board, he was instrumental in the school's building program and in establishing an endowment.

Mr. Gallwey was a graduate of St. George's School in Newport, R.I., and attended Harvard University.

Survivors include his son, W. Timothy Gallwey of Malibu; two daughters, Irene McCusker of Pacific Grove and Mary Wishard of Malibu; and seven grandchildren.

His wife of 60 years, Irene Grissim Gallwey, died Jan. 31.

Mission Mortuary was in charge of arrangements.

The family suggests that any memorial contributions be sent to the York School.

George H. Hayes

Private family services took place, followed by scattering of ashes at sea, for George H. Hayes of Carmel, who died Sept. 17 at Carmel Convalescent Hospital. He was 75.

Mr. Hayes had lived in Carmel since 1971, when he moved from San Carlos. With his wife, Irene, he owned and operated his own service station from 1971 to 1983, when he retired.

He also had worked previously in construction in the San Francisco Bay area.

He received a bachelor's degree from the University of Southern California, was a member of the Chi Phi fraternity, and a charter member of Beavers, a construction industry group.

In addition to his wife, he is survived by two sons, Thomas of San Mateo and William of Portland, Ore.; two daughters, Mary Woodward of Hillsborough and Ann of Monterey; a brother, Edward of Glendora; and two sisters, Mary Holman of Bradbury, and Sister Rose Virginia of Soeul, South Korea.

The family suggests that any memorial contributions be sent to the Alzheimer's Foundation, P.O. Box 1703, Monterey, CA 93942, or to the donor's favorite charity.

Robbie C. McAtee

Private cremation took place at the Little Chapel by-the-Sea under the direction of the Paul Mortuary, for Robbie Cornelia McAtee of Pebble Beach, a homemaker, who died Sept 26 at her home. She was 84.

Born Feb. 11, 1905 in Vienna, Ill., she had lived in Pebble Beach since 1965, moving there from Phoenix.

She was a member of the Phoenix Country Club, an active volunteer for many years for the Florence Crittenden Home in Phoenix, and a member of the Junior League of Phoenix, Monterey Peninsula Country Club, Kappa Kappa Gamma sorority and Carmel Presbyterian Church.

Mrs. McAtee is survived by her husband, John; two brothers, Drs. John S. McCall and T.E. McCall, both of Phoenix; five nieces and five nephews.

Ashes were entombed at Green Wood Mausoleum, Phoenix.

The family prefers that any memorial contributions be sent to the Talking Book Library at the California State Library in Sacramento, or to the donor's favorite charity.

Birdie M. Singleton

Family services took place Oct. 7 at El Estero Chapel of Mission Mortuary, for Birdie Mobley Singleton of Carmel, who died Oct. 5 of an apparent heart attack at Community Hospital of the Monterey Peninsula. She was 83.

Born Sept. 27, 1906 in Monroe, La., Mrs. Singleton was a 58-year resident of San Jose. She was employed for 35 years with the Hales Bros. Department Store and was a homemaker.

She moved to Carmel last year to be with her son, Ernest Singleton.

In San Jose, she was a past noble grand of the Josephine Rebekah Lodge 14, and a member of the Independent Order of Odd Fellows.

Other survivors include another son, Albert of Mesa, Ariz; 12 grandchildren and 13 great-grandchildren.

Ashes were scattered at sea.

The family suggests that any memorial contributions go to the donor's favorite charity.

Helene V. Petren

A Panikhida service took place Oct. 1 at St. Seraphim's Russian Orthodox Church, followed by a funeral service Oct. 2 at the church, for Helene V. Petren of Carmel, who died Sept. 28 while visiting her daughter in Alexandria, Va. She was 75.

Born Sept. 5, 1914 in the Ukraine, Mrs. Petren held degrees in education, music and medicine from universities in the Soviet Union. She had been a language instructor at the Defense Language Institute at the Presidio of Monterey for 15 years.

Her husband, Anatoly, died in April 1984. Mrs. Petren is survived by a daughter, Victoria Matjas of Alexandria, Va.

Burial took place in Monterey City Cemetery. The Mission Mortuary was in charge of arrangements.

No-fee job search available

Attention Monterey area employers and professional, technical and management-level job seekers: did you know there's an organization called Profile that can help you with a wide range of no-fee job search services?

Profile is sponsored by the Employment Development Department in Monterey and is a network for its members and a resource bank for local employers with positions to fill.

For more information, call 649-2922 and ask for Profile.

Staying Well Over 50 class set

"For the Time of Your Life — Staying Well Over 50," is the title of a class that starts Oct. 23 and runs six consecutive Mondays at the Carmel Foundation, Eighth and Lincoln, Carmel.

The class runs 9:30 to 11:30 a.m. each Monday, and explores a wide range of options for health and well-being, refuting the stereotypes of aging, and focusing on stress, exercise, memory enhancement and health foods.

For more information or to register, call 625-4708 and leave a message.

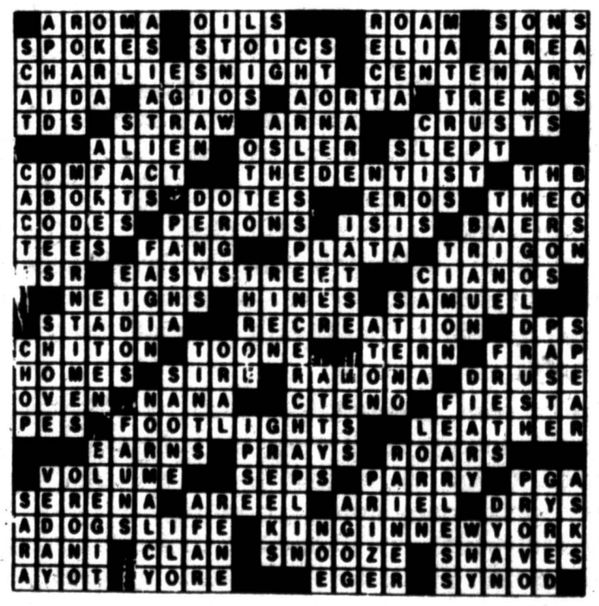
Use toll-free line for park reservations

There is a toll-free telephone number for making reservations at California State Parks through the MISTIX reservation system — 1-800-444-7275.

Reservations from out-of-state callers will still be made through the toll number of 1-619-452-1950.

The toll-free number is not only for state park camping reservations, but also for Hearst Castle tours.

Answer to last week's puzzle



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If you're having a problem with your eugenias or pepper trees, call Ailing House Pest Control for additional information.
For information call
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CHURCH DIRECTORY

Friday, Oct. 20

CONGREGATION BETH ISRAEL

Rabbi Isaac Neuman will lead the Friday evening service at 8:15 p.m. Torah study and Yizkor service on Saturday at 10 a.m.

Sunday School 9:30 a.m. to noon for grades kindergarten through 8th. Simchat Torah family service and potluck Oneg at 10:30 a.m.

The congregation is located at 5716 Carmel Valley Road, Carmel.

Sunday, Oct. 22

ALL SAINTS' EPISCOPAL CHURCH

At the 8 a.m. service Father Carl Hansen will celebrate the Eucharist and preach the sermon *God's Justice is Restoration*.

At the 10 a.m. service Father Angus Dun Jr. will celebrate and Father Hansen will preach.

Father Hansen will celebrate and preach at the 5:30 p.m. service.

Sunday School for kindergarden through 5th grade at 10 a.m. Adult Rector's Forum at 9 a.m. Sunday School for Juniors and Seniors at 9 a.m.

Wednesday night classes at 7 p.m. following potluck at 6 p.m.

The church is located at Ninth & Dolores, Carmel.

BAHA'I FAITH

For a recorded message of meetings and information on the Baha'i Faith, call 649-5611.

FIRST BAPTIST CHURCH OF CARMEL

The Rev. Andrew Strachan will preach the sermon at the 11 a.m. service. Evening study at 6 p.m.

Tuesdays' "7:01" is for all Junior High Youth and begins at 7:01 p.m. High School Bible Study Wednesday evening at 7 p.m.; both led by Youth Pastor Casey Jones.

First Baptist Church of Carmel is at 8340 Carmel Valley Road at Schulte Road.

CARMEL VALLEY COMMUNITY CHAPEL

The Rev. Sandra Edwards will conduct worship and services at 10:30 a.m. Sunday School at 10:30 a.m.

The chapel is located on the corner of Paso Hondo Road and Village Drive, Carmel Valley. Coffee hour and refreshments follow the services.

CARMEL CHURCH OF RELIGIOUS SCIENCE

The Rev. Patricia-Alyce Parker will deliver the sermon *Just Stop Worrying* at the 11 a.m. service. Wednesday evening healing Meditation 7-8 p.m. Public invited.

All activities are held at the Sanctuary, Carmel American Legion, Dolores and Eighth, Carmel.

CHURCH • IN • THE • FOREST

The Rev. Lamont Wiltsee will preach the sermon at the 9:30 a.m. service. Communion at 10:45.

The church is located at Stevenson School, Forest Lake Road in Pebble Beach.

THE CHURCH OF THE WAYFARER UNITED METHODIST CHURCH

The Rev. Charles Anker will preach the sermon at the 9:30 and 11 a.m. services.

Sunday School at 9:30 a.m. MYF Club meets in Carlson Hall at 5:30 p.m.

Church of the Wayfarer is located on Lincoln & Seventh, Carmel. Nursery care is provided.

CHRISTIAN SCIENCE

The subject of the lesson-sermon will be *Probation After Death* at First Church of Christ, Scientist, Monte Verde and Fifth, Carmel.

The service is at 10 a.m. with Sunday School at the same hour. Wednesday evening testimonial meeting is at 8 p.m. Childcare provided for all services.

COMMUNITY CHURCH OF THE MONTEREY PENINSULA

The Rev. Richard Darksmith will deliver the sermon at the 10:30 a.m. service.

A coffee hour follows morning worship. Church school for children is at 10:30 a.m. Nursery care is provided.

The church is a mile east of Highway 1 on Carmel Valley Road.

EMMANUEL FELLOWSHIP

Pastor Reese Mayo will bring the morning message at Emmanuel Fellowship (Foursquare Church). Services are held at the Monterey Carpenter's Union Hall, 778 Hawthorne and Irving Avenue, New Monterey.

Services are at 10 a.m. on Sundays and 7 p.m. on Fridays.

Nursery care is provided for all gatherings. Home Bible studies are held Wednesday nights. Call 646-0121 for location nearest you.

FIRST ASSEMBLY OF GOD

The Rev. R.B. Vandevert will preach the Word of God at 10:30 a.m. Preservice prayer at 9:30 a.m. Sunday School (ages 4-12) following praise and worship. "Hour of Power" Intercession Thursday evening. Bible studies on Tuesday. Nursery provided Sunday.

Located on Mission and Eighth in Carmel. Call 624-7153. Visitors welcome!

MONTEREY PENINSULA FRIENDS MEETING (QUAKER)

Silent meeting for worship Sunday, 10:30 a.m. at the O'Donnell Library, 155 Van Buren, Monterey. Everyone invited. 625-1761 or 375-0134.

PRESBYTERIAN

The Rev. Dr. John I. Snyder will deliver the sermon at the 8:15, 9:30 and 11 a.m. services. Sunday School for all ages at 9:30 a.m. Music by the chancel choir.

Families are encouraged to worship together at the services. The church is at Ocean and Junipero, Carmel.

ST. DUNSTAN'S EPISCOPAL CHURCH

The Rev. James W. Brock will preach the sermon at the 8 a.m. and 10 a.m. services. Sunday and nursery school at 10 a.m. Nursery care provided. Coffee hour after the 10 a.m. service.

The church is located on Robinson Canyon Road in Carmel Valley.

ST. PHILIP'S LUTHERAN CHURCH

The Rev. Amy Onstad, Interim minister will deliver the sermon *Why Pray?*, Luke 18:9-14, at the 9:00 a.m. service.

St. Philip's Lutheran Church is located at 8065 Carmel Valley Road near Schulte Road, Carmel Valley. Coffee hour follows the services. Nursery care is provided.

UNITARIAN

Two services take place at 9:30 and 11 a.m., with coffeetime between at 10:30 a.m. Sharon Culver-Rease will lead the study on *Peace Experiments*.

Nursery care and children's classes during each service hour, and Polestar meets at 9:30 a.m.

The Monterey Peninsula Unitarian Church is at Aguajito Road at the intersection of Highway 1 and Highway 68, Carmel.

UNITY CHURCH OF THE MONTEREY PENINSULA

The Rev. Stretton Smith will preach the sermon at the 11 a.m. service.

Unity Church is located at Carpenter Hall in Sunset Center, on Mission St. between 8th & 10th, Carmel.

KOREAN BUDDHIST SAMBOSA

Sineunm Hyonsuk Lee will deliver the sermon at 11 a.m. Daily meditation classes from 5:30 to 6:30 p.m. and from 7 to 8 p.m. The Korean Buddhist Sambosa is located at 28110 Robinson Canyon Road, Carmel Mid-Valley.

ZEN

The Monterey Bay Zen Center conducts meditation and services every Tuesday at 7 p.m., followed by a Dharma lecture at 8 p.m.

Sobun Katherine Thanas gives meditation instruction at 6:15 p.m. the second Tuesday of each month.

The Zen Center meets at the Cherry Foundation, 4th & Guadalupe, Carmel.

FATHER FARRELL'S WISDOM

We are all God's children

Carmel Pine Cone
Sept. 10, 1981

The senior members of this club, and they are by no means a silent minority, will remember with a warm smile a unique American — Will Rogers. He was born in the old Indian territory, now Oklahoma, and he was proud of the Indian blood in his veins.

His remarks were always sharp but good-natured. He was a master of homespun wit as he poked fun at pompous politicians, "fat cat" capitalists, as well as fanatical Socialists. He left them all smiling.

Will Rogers said "I never met a man I didn't like." Most of us cannot say this truthfully because we harbor, we cherish prejudices. We have conscious and unconscious likes and dislikes. We buried fences and we declare certain men strangers, foreigners, outcasts and enemies. Who will be our target today? Will it be someone new, even ourselves, or someone with whom we live and are able to reach out and touch and so able to hurt more easily?

Will Rogers instinctively, intuitively understood that we are all God's children and therefore we are brothers and there are no exceptions. No one qualifies as a stranger, we create them.

Oh Lord, help us to find you in ourselves and in every person we meet. Help us to understand, to tolerate even to love our neighbor as you have told us we must.

Lord, give us the gift of laughter to be able to laugh at men's foibles and faults, but most of all to be able to laugh at our own.

Will Rogers said: "Everything is funny as long as it is happening to somebody else." A comedian can only last till he either takes himself serious or his audience takes him serious.

My forefathers didn't come over on the Mayflower, but they met the boat. Amen.

FICTITIOUS BUSINESS NAME STATEMENT
File No. F891639

The following person is doing business as:

CALIFORNIA ECOCULTURISTS, No.6 Pfeiffer Ridge, Big Sur, Ca. 93920.

JOSEPH EDMONDSON, Palo Colorado Cyn. Rd., P.O. Box 222482, Carmel, Ca. 93922.

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This business is conducted by a general partnership.

Registrant commenced to transact business under the fictitious business name or names listed above on 9/27/89

(s) HH Holt

This statement was filed with the County Clerk of Monterey County on Sept. 27, 1989.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Oct. 5, 12, 19, 26, 1989.

(PC1001)

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The Golden Years

By Myles Williams

One of our residents, Mrs. Aimee Belle Brenner, shared this with me, and I am passing it on...*"Philosophy at Eighty"* — The first eighty years are the hardest. The second 80 are a succession of birthday parties. Everybody wants to carry your bag and help you up the stairs. If you forget anybody's name or an appointment or promise to be several places at the same time, you can explain that you are 80. If your socks don't match or you take someone else's coat by mistake or forget to mail a letter for a week, you are 80. If you sink your teeth into a steak and they stay there, you are 80. So, you can relax with no misgivings for you have a perfect alibi for everything. Nobody expects much of you. If you act silly, it is your second childhood. It is a great deal better tahn being 65 or 70 or 75. At those ages they expect you to retire to a little house in Florida and become a discontented, grumbling bored "has been." But, if you survive till 80, everybody is surprised that you can walk, surprised that you talk above a whisper, surprised if you reveal signs of lucid moments or if you cast an eye on a beautiful woman. At 70 people are mad at your for EVERYthing. At 80 they forgive ANYthing. If you ask me, life begins at 80.

By "Stub" Baker

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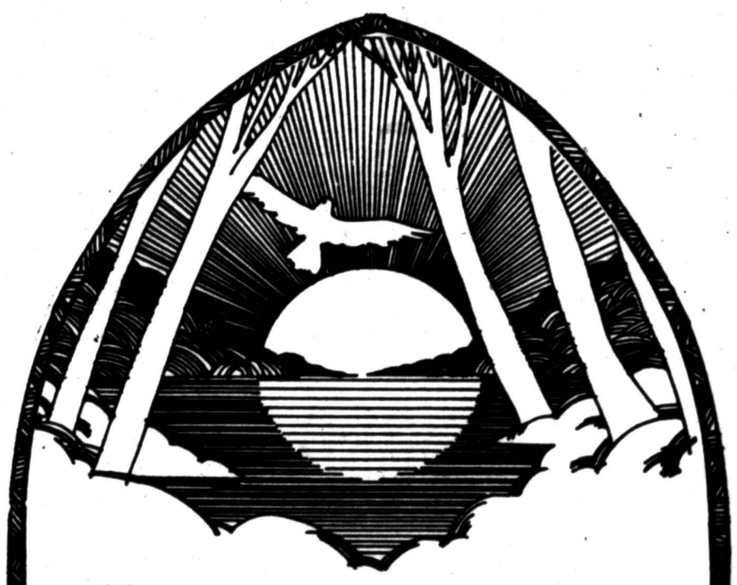

Church Services

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Lincoln and 7th
624-3550

Christian Science Services
Sundays 10 a.m. Sunday School 10 a.m. Wednesday evening testimony meetings 8 p.m. Reading Room open weekdays 9-5 (Wed. & Thurs. 9-7:30) Sun. & holidays 1:30-4:30 Lincoln btwn. 5th & 6th.
Monte Verde St., north of Ocean Ave. between 5th and 6th

All Saints' Episcopal Church
Sunday Eucharists at 8 and 10 a.m. and 5:30 p.m.; Eucharist on Wednesdays will be at 7 a.m. and Thursdays at noon. Christian education for all ages at 9 a.m. Sundays.
9th and Dolores Street
624-3883

Carmel Mission Basilica
Saturday Mass: 5:30 p.m. fulfills Sunday obligaion. Sunday Masses: 7:00, 8:00, 9:30, 11:00 a.m., 12:30 and 5:30 p.m. Confessions: Saturday, 3:30 to 5:30. Days before First Friday and Holy Days, 4:00 to 5:00 Mass at Big Sur, Sunday 10:30 a.m.
Rio Road

St. Dunstan's Episcopal Church
Sunday Services 8:00 a.m. Holy Communion, 10:00 a.m. Morning Worship. Wednesday Services 7:00 and 10:00 a.m. Holy Communion.
Robinson Canyon Rd.
Carmel Valley
624-6646

St. Philip's Lutheran Church
Worship and Sunday School 9:30; Communion 1st & 3rd Sundays.
8065 Carmel Valley Rd.
624-6765

Volunteer gardeners sought

The City of Monterey Parks Division is in need of volunteer gardeners to work in city parks. The volunteers are led by Sandra Forman and meet 9 a.m. to noon Tuesdays at the French Consulate historic adobe, Franklin Street and Camino El Estero, Monterey. Bring your energy. Tools and materials will be provided. For details, call 646-3860.

Shop the Farmers' Market

Fresh vegetables and fruit sold by the farmers who grew them are the feature of the Farmers' Market. The market is in operation 2:30 to 6 p.m. Thursdays at Monterey Peninsula College and 8 a.m. to noon Sundays at Hartnell College in Salinas.

A variety of local produce is available at the market, including fresh vegetables, fruit, nuts, honey, mushrooms, sprouts, flowers, nursery stock, dried fruit and eggs.

For further information, call 423-7308.

Cooper-Molera visitor center opens

The Monterey State Historic Park, Cooper-Molera Visitor Center, located on the corner of Polk and Munras in Monterey, is now open daily except Wednesdays from 10 a.m. to 5 p.m.

The Visitor Center contains displays on the history of Monterey and the Cooper family members who had an impact on early California history.

Council accepts art grant applications

The California Arts Council was formed in 1976 to promote artistic awareness and participation in California.

Grantees may apply in one of the following disciplines: dance, interdisciplinary, literature, media, multi-disciplinary arts, music, theater, visual arts and arts service and presenting organizations.

Deadline for the 1990-91 Organizational Support Program is Feb. 1, 1990. For an application or information on this or other arts counci programs contact the California Arts Council, 1901 Broadway, Suite A, Sacramento, CA 95818; (415) 445-1530.

Halloween coloring contest planned

A free plant will be given to all entrants in the Sixth Annual Halloween Coloring Contest sponsored by the Succulent Gardens in the Barnyard, Carmel.

The subject for drawings is "Haunted School House." Entries will be accepted Oct. 15-28 at the Succulent Gardens. Gift certificates will be distributed to winners in each age category. For information, call 624-0426.

Community band sets fall rehearsals

Interested musicians are invited to join the Monterey Community Band, which rehearses 7:15 to 9:30 p.m. Mondays in the Monterey High School band room.

Dick Robins conducts the band, which is sponsored by the City of Monterey Recreation and Community Services Department.

Auditions are not necessary; however, those interested must be able to read music and provide their own instrument. The band plays a variety of music, from jazz to classical. There are no registration fees involved.

For details, call 646-3866.

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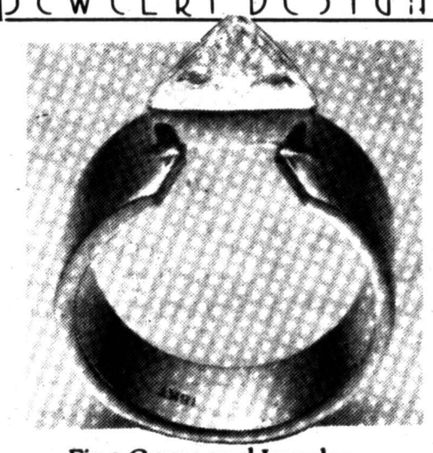
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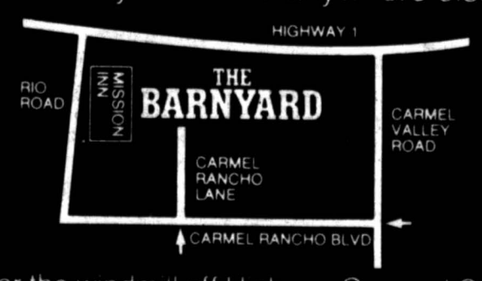

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THE BARNYARD

Opera gala brings together peninsula vocal talents

NANCY WILLIAMS, Gene Albin and LaVonne Rae Andrews, plus Chan the Akita are among the performers who will present selections from operas both popular and obscure. The event is a "Gala Evening of Opera," to begin at 8 p.m. Saturday, Oct. 21 at the Carmel Woman's Club. It is a benefit for Pacific Grove-based radio station KAZU.

A RARE local opportunity for lovers of opera to "hear the human voice" arrives Saturday, Oct. 21.

The Carmel Woman's Club will be the setting for "A Gala Evening of Opera," which will also serve as a benefit for public-supported radio station KAZU.

Opera buff and KAZU board member Bruce Bratton will emcee this gala, composed of arias both well-known and obscure, selections from operetta and Broadway, and, to top it all off, a light buffet.

"We have so little live opera here in the community, and there are so many really good singers right here to support," said Barbara Smythe, host of KAZU's "Second Season of Opera."

"Second Season of Opera" is broadcast 11 a.m. to 3 p.m. Saturdays over Pacific Grove-based KAZU, 90.3 FM. The show includes opera quizzes, full-length opera recordings, interviews with locals involved in the performing arts, and, when the season resumes in December, telecasts of the Metropolitan Opera.

"We also hope to bring back the Lyric Opera of Chicago telecasts," Smythe said.

Those attending Saturday's "Gala Evening of Opera" will hear sopranos Kathleen Nitz, LaVonne Rae Andrews, Nancy Williams and Barbara Smythe; mezzo sopranos Suzanne Dobkin and Kathy Findley; tenor Alfred Harris; baritone/basses Reg Huston, Brian Vaughn, Joseph Griffith and Alexander Holodiloff.

Operas that will be represented with the performance of major arias include *Don Giovanni, Fedora, Tales of Hoffmann, La Juive, The Ballad of Baby Doe, Julius Caesar, Prince Igor* and The Trojans.

Accompanists are Theodore Gargiulo, Barney Hulse, Lynn Jemison-Renner and Camille Olaeta.

"People who listen to my show know I'm an opera fanatic," Smythe explains. "I know there are a lot more like me out there. This event will feature everything from the popular to the rather obsure."

A highlight of the evening will be the performance of *The Stoned Guest* by P.D.Q. Bach, a comedic piece unearthed by Professor Peter Schickele.

"A Gala Evening of Opera" begins at 8 p.m. Saturday. The Carmel Woman's Club is located across from Carmel's Sunset Center, on San Carlos Street at Ninth Avenue, Carmel.

Tickets are $12.50 in advance from Center Stage Ticketing in Monterey or KAZU in Pacific Grove. Tickets will be $15 at the door.

For more information, call 375-7275.

Ambitious exhibit heralds aquarium fifth anniversary

THE MONTEREY Bay Aquarium will celebrate its fifth anniversary with nine days of special events, including the grand opening of a new exhibition, a street fair and dance, and special activities for visitors and members. The celebration begins on Saturday, Oct. 21 and continues through Sunday, Oct. 29. The anniversary coincides with the opening on Sunday, Oct. 22 of "Living Treasures of the Pacific," a special exhibition featuring stunning marine life from the four corners of the Pacific.

From Monday, Oct. 23 through Friday, Oct. 27, Monterey Peninsula residents will be admitted free to the aquarium. Inside, there will be live remote video broadcasts from the Monterey Bay Aquarium Research Institute's (MBARI) deep-diving vessel between 10 a.m. and 3 p.m., and daily deck programs. KGO-

For more information about aquarium activities, call 648-4888.

Carmel Music Society concert set

THE CARMEL Music Society opens its season with a Tuesday, Oct. 24 concert by flutist Eugenia Zukerman. The performance will begin at 8 p.m. in Sunset Theater, San Carlos at Ninth, Carmel.

Ranked among the handful of internationally renowned flutists, Zukerman appears regularly as soloist with such major orchestras as the Los Angeles Philharmonic, Royal Philharmonic and Hamburg Bach Solisten.

She also performs in solo recitals and is a figure in chamber music ensembles. Zukerman is also a writer and a television commentator on the arts for *CBS Sunday Morning* with Charles Kuralt.

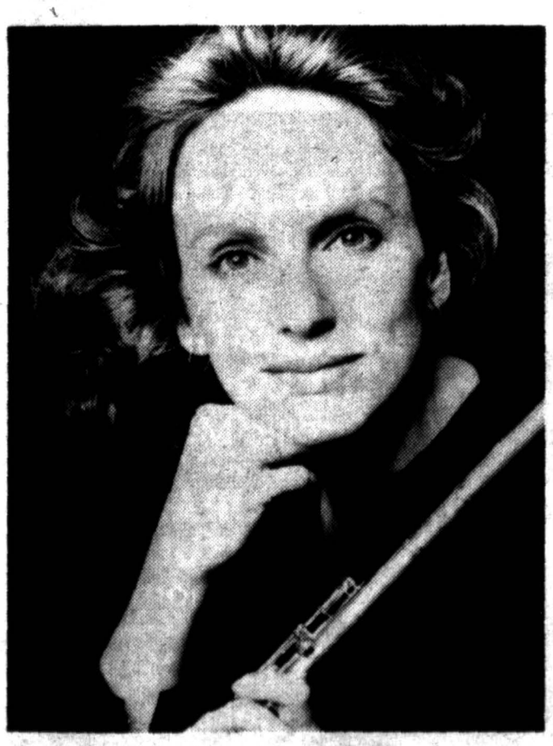
Born in Cambridge, Mass., and a graduate of the Juilliard School, Zukerman has performed in musical collaborations with flutist Jean-Paul Rampal and James Galway, pianist Andre-Michael Schub and guitarist Alexandre Lagoya. She has studied with Carl Bergner, Albert Tipton and Julius Baker.

She has recorded on CBS Masterworks, Pro Arte, Vox Cum Laude, Newport Classics and Opus.

Zukerman will be accompanied by pianist Dennis Helmrich.

Tickets are $20 each. Season tickets are still available.

Tickets may be reserved by calling the society at 625-9938 or purchased at Do-Re-Mi in the Barnyard, Carmel; Center Stage Ticketing and the Carmel Music Company.



FLUTIST EUGENIA Zukerman will be presented by the Carmel Music Society in concert Tuesday, Oct. 24. The performance will begin at 8 p.m. in Sunset Theater, San Carlos at Ninth, Carmel. For information, call 625-9938.

County Symphony opens with afternoon concert

THE OPENING concert of the 1989-90 season of the Monterey County Symphony will be performed at 3 p.m. Sunday, Oct. 22 in King Hall at the Naval Postgraduate School, Monterey.

Sunday also marks the inauguration of Seniors Symphony Sunday.

Clark Suttle, music director and conductor, and the orchestra will perform "Maskarade Overture" by Carl Nielsen, "Symphony No. 1 in E minor" by Jean Sebelius and "Concerto No. 5 in E Flat (The Emperor)" by Ludwig Van Beethoven featuring pianist, Jean Louis Steuerman. The same program will be repeated in Sunset Theater on Monday, Oct. 23, and Sherwood Hall, Salinas on Tuesday, Oct. 24 at 8 p.m.

The Monterey matinee marks the first time the Monterey County Symphony has ever presented a series in the afternoon.

"Sunday Afternoon concerts are quite popular in many metropolitan areas," said Executive Director Michael Winter, "due to the ease of parking and traffic, and frequently a time that appeals to families. The grounds of the Naval Postgraduate School are very lovely and add a lot to the concert environment."

Mr. Steuerman's appearance is made possible due to gifts from Mr. and Mrs. Ward D. Ingrim, of Carmel and Mr. and Mrs. Gaylord H. Nelson, of Salinas. There will be a reception following each concert.

A native of Brazil, Jean Louis Steuerman is known for his interpretation of the works of J.S. Bach. He began to study the piano at the age of 4, and at the age of 14 he made his debut with the Brazilian Symphony Orchestra.

In 1972, after winning a prize in the Bach competition in Leipzig, he began to appear as a soloist and recitalist throughout Europe. He now lives in London and had his London debut in 1986. He has since played with several leading British orchestras, including the London Symphony Orchestra under Claudio Abbado.

Seniors Symphony Sunday is a package planned to make the Sunday Matinee Series in Monterey fun and accessible for senior members of the audience. The package includes chartered round-trip transportation from designated areas to the concerts in King Hall at the U.S. Naval Postgraduate School and entrance to the six concerts of the 1989-90 season. Discount no-host luncheons with choices from the special Symphony Seniors Menu prepared by the chefs at the Monterey Sheraton from selections recommended by the American Heart Association are included. Good music combined with good food are the ingredients for a very special day.

Tickets are available at Center Stage Ticketing in Monterey, 649-5561, or by calling the Monterey County Symphony Office 624-8511.

Prices range from $9.50 to $20.

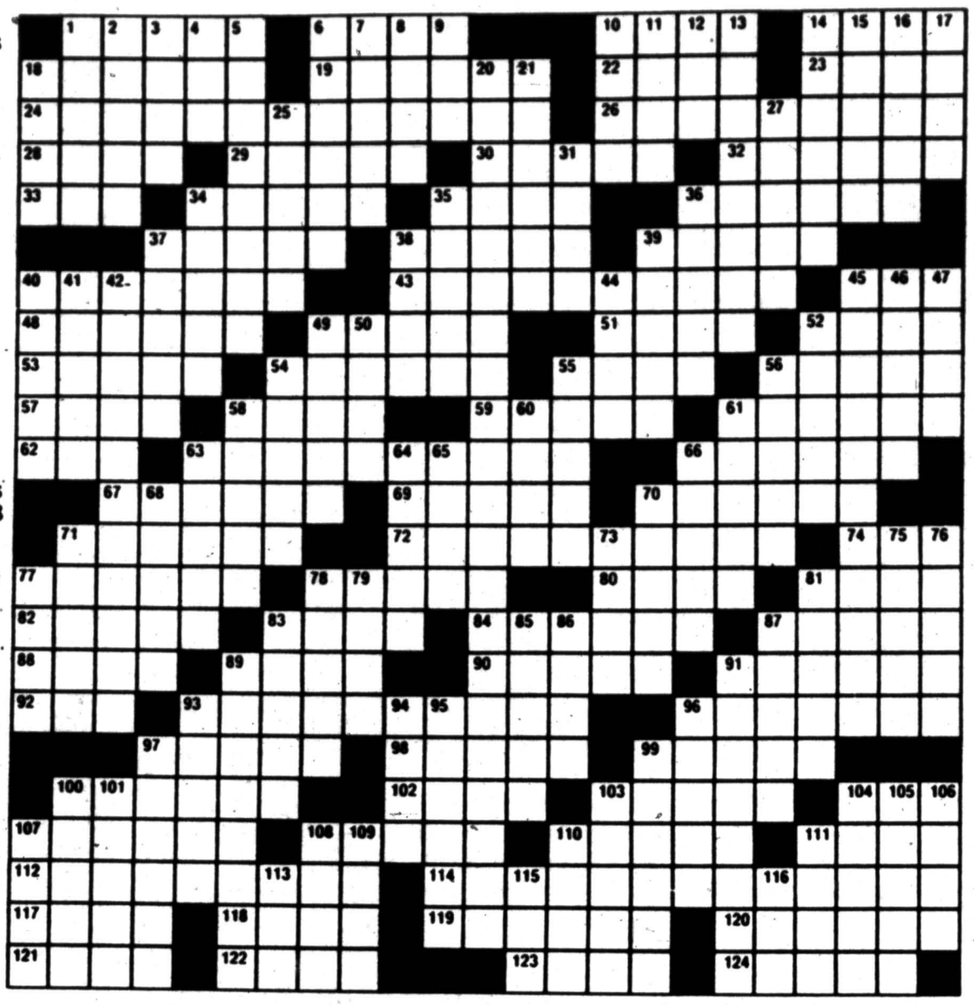
JEAN LOUIS Steuerman is the featured soloist for the opening series of concerts presented by the Monterey County Symphony. The series opens with a concert at 3 p.m. Sunday, Oct. 22 in King Hall at the Naval Postgraduate School, Monterey. Ticket prices for the series range from $9.50 to $20. For information or reservations, call Center Stage Ticketing, 649-5561, or the Monterey County Symphony office, 624-8511.

ARTS & LEISURE

THE NEW YORK TIMES MAGAZINE CROSSWORD PUZZLE

Tramp! Tramp! Tramp!

BY ARNOLD MOSS/Puzzles Edited by Eugene T. Maleska



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Answer to last week's puzzle on page 26

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Composer creates score for aquarium 'Living Treasures'

By ANNE PAPINEAU

FIVE YEARS ago, asked by a doctor what he would do to prolong his life, John Huling replied, "Anything."

At the time, Huling owned a successful Orange County ad agency and lived in Newport Beach. He was also diagnosed with lymphoma, a form of cancer.

"The doctor told me to get out of advertising and get out of Southern California. I said to my wife, 'Would you like to live in Big Sur?' When she answered 'yes,' I said, 'How about tonight?' "

That very day Huling called his accounts and uprooted to Big Sur.

"In fact, we lived in Andrew Molera State Park for a couple of weeks," Huling laughs. "I'm such a stubborn person about change, and I gave up all my money for happiness."

For someone who was given a frightening prognosis, Huling has logged many achievements since moving to Pacific Grove. His latest is creating the music and sound effects for the "Living Treasures of the Pacific" exhibit opening Sunday, Oct. 22 at the Monterey Bay Aquarium.

Don Hughes, aquarium director of exhibitions, approached Huling earlier this year with the request to create "something special," a soundtrack that would enhance this ambitious exhibit. Huling was supplied with a videotape that introduced him to "Living Treasures."

Designed to coincide with the fifth anniversary of the aquarium, the exhibit features a South Seas shipwreck, a Western Pacific coral reef, the translucent jellyfishes of the Northern Pacific and the inhabitants of the rocky Eastern Pacific reefs found in Monterey Bay.

"When you have something on audio it really enforces the visual," Huling asserts. "Just think of the effect of the theme music in 'Jaws.' But the music I composed for 'Living Treasures' is designed to make you feel good. I tried to create a sound of wonderment."

Huling worked at his own recording studio in Pacific Grove, Novox Music. He employed both acoustic instruments and synthesized sounds, playing all the instruments himself and mixing the effects in his studio.

"Somebody asked me if I'd perform this live in concert, which is fine but I'd only be playing one of the instruments at a time, the flute or the piano for example," he explains.

For "Living Treasures of the Pacific," Huling employed synthesizer, his 32-track Kawai Digital Recorder, Toshiba two-track, "and some real instruments."

Not only gurgling bubbles, creaking hulls and other mysterious sounds had to be devised, but also an exhibition theme. He staggered the soundtracks in such a way that exhibit visitors will not hear them repeat.

"I had to compose little sounds for all these creatures. I watched and re-watched the video, which the aquarium produced for my purpose only. That gives you an idea how much they were concerned about quality with this project."

Huling's music for "Living Treasures of the Pacific" is both haunting and soothing. It is punctuated by the voices of humpback whales, rushing breezes, and other spine-tingling sounds.

This project follows on the heels of his tape, "Open Spaces," another multi-track recording of his own design. It is sold in local stores, including the aquarium bookstore, Bookworks and Lighthouse Records in Pacific Grove; Blake's Bookshop, the Thunderbird and Pilgrim's Way in Carmel.

Recording is a comparatively new career for the former owner of an ad agency. For many years Huling was a commercial photographer, working for major magazines. He still accepts assignments from *Architectural Digest*.

"From my background, having cancer, I can see the value of music. I was so successful with my photography that it gave me time for my real love. I had time to do the music exactly as I wanted," he explains.

He says that his wife, Joni Brown, "prodded and encouraged me through all of this."

The Pacific Grove resident remains very busy juggling his multi-faceted career.

He hopes to release his "Living Treasures" soundtrack as a cassette. He is also scoring a program about the Alaskan oil pipeline scheduled to be aired on the Public Broadcasting System's "Discovery" series.

"So much animal life is being destroyed," Huling observes. "I hope people will go through the aquarium and have a sense of awe, how we're all part of this complex, living chain."

'I had to compose little sounds for all these creatures. I watched and re-watched the video, which the aquarium produced for my purpose only. That gives you an idea how much they were concerned about quality with this project.'
— John Huling

PACIFIC GROVE resident John Huling composed the soundtrack that highlights the "Living Treasures of the Pacific" exhibit, opening Sunday, Oct. 22 at the Monterey Bay Aquarium. Huling works at his own Novox Music studio in Pacific Grove, where he produced the album, "Open Spaces." He is also scoring a "Discovery" program to be broadcast on PBS. (Joni Brown photograph.)

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ON STAGE

Saint Joan

The Staff Players Repertory Company opens its 1989-90 season with George Bernard Shaw's *St. Joan*, at 8 p.m. Thursday, Oct. 19.

Moved by voices, Joan of Arc secured armor and troops, becoming a leader of the French in driving the English claimants from France. She was adored and followed by the soldiers and citizens of France, and managed to have the cowardly Dauphin crowned in Rheims cathedral.

Later the French leaders raised no hand to rescue the kidnapped Joan, and she was burned in Rouen square in 1431 as a witch and a sorceress.

Shaw used actual trial records to shape this portrait of a maverick.

Marcia Gambrell Hovick directs *St. Joan*, which will be staged at 8 p.m. Thursdays through Saturdays and 2 p.m. Sundays through Nov. 18. The Indoor Forest Theater is at Mountain View and Santa Rita in Carmel. For reservations, call the Staff Players Repertory Company, 624-1531; or Center Stage Ticketing, 649-5561.

•

Jack London, Live

The Poetic Drama Institute and **GroveMont Theater** present Taelen Thomas in *Jack London, Live.*

Dan Gotch stages this one-man show, in which Thomas will present the life and times of Jack London. The production includes excerpts from *Call of the Wild, The Sea Wolf*, and other works by this author, the "first writer to ever make, and squander, $1 million."

The leper priest

RON GENAUER portrays Damien, the leper priest of Moloka'i, in *Damien*. Nick Zanides directs the play, which opens Friday, Oct. 20 at Cherry Hall, Guadalupe and Fourth, Carmel.

It follows London from his days as a street kid to his years as oyster pirate, game warden, sailor, Klondike gold seeker, hobo, convict and socialist.

Curtain is at 8 p.m. Fridays and Saturdays through Nov. 4 at the GroveMont Theater Arts Center, 320 Hoffman (at Lighthouse) in New Monterey. A matinee is scheduled 2 p.m. Sunday, Oct. 29.

Tickets are $6 general; $4 for students, senior citizens, military and GroveMont season ticket holders. For tickets or reservations, call GroveMont at 649-6852 or Center Stage Ticketing, 649-5561.

•

Damien

The Monterey Peninsula College Drama Department will open *Damien*, on Friday, Oct. 20 at Cherry Hall in Carmel. Ron Genauer will portray the character of Damien, the leper priest of Moloka'i.

Father Damien was a young Belgian priest who came to Hawaii in 1864 and fought for 16 years to improve the lives of the forgotten outcasts of Moloka'i. The play is written by Aldyth Morris.

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Judges of St. Joan

A GROUP of judges regard the world's most famous heretic in George Bernard Shaw's *St. Joan*, opening Thursday, Oct. 19 at the Indoor Forest Theater, Carmel. The cast includes Ray Wiberg, Donnie Reynolds, Mike Robbins and (seated), Jeff Heyer and Ron Cohen. Marcia Gambrell Hovick directs this production for the Staff Players Repertory Company. For reservations, call 624-1531.

ON STAGE

Directed by Nick Zanides, *Damien* will play at 8 p.m. Fridays and Saturdays and 2 p.m. Sundays through Nov. 4. Tickets are $8 general, $6 for students and senior citizens. Reservations can be made through Center Stage Ticketing, 649-5561.

Cherry Hall is at Guadalupe and Fourth in Carmel-by-the-Sea.

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High Button Shoes

Santa Catalina School will present a student production of the musical, *High Button Shoes*, at the school Performing Arts Center on Mark Thomas Drive, Monterey.

Curtain is at 8 p.m. Thursday, Oct. 26, and 1 p.m. Friday, Oct. 27. Admission is free.

High Button Shoes is a spoof of silent-screen movie comedies.

Conrad Selvig, Santa Catalina's drama chairman, will direct the production. Music chairman Brian Vaughn is musical director, and dance chairman Susan Cable is choreographer. For details, call 649-1432.

The Last Meeting of the Knights of the White Magnolia

The Last Meeting of the Knights of the White Magnolia, Preston Jones' comedy-drama about life in a small Texas town, continues its run on the **Monterey Peninsula College** main stage.

One of three plays comprising Jones' *A Texas Trilogy*, this play chronicles the comic demise of Bradleyville's fraternal order of "good ol' boys."

Morgan Stock, former chairman of the MPC Drama Department, directs this Monterey Peninsula College Theatre Company production. Performances begin at 8 p.m. Thursdays through Saturdays and 2 p.m. Sundays through Oct. 29.

Once dedicated to patriotism and "racial purity," the Knights of the White Magnolia fraternal order has become an excuse for a handful of cronies to share a game of dominoes and a spot of liquid refreshment. When a recruit appears from a neighboring town, the fraternity of "good ol' boys" sees an opportunity to resurrect its ancient mystic initiation rite.

The cast includes James Duffin, Phillip Pratt, Mark Shilstone, Vincente J. Salazar, Len Parry, Patrick Kitt, Don Bieder, James Brady and Longfeathers.

Tickets are $12 general; $9 for students/military/seniors over age 60; and $6 for children under 13. Reservations may be made by calling the MPC box office at 646-4213 between 4 and 7:30 p.m. Wednesday through Saturday; or Center Stage Ticketing, 649-5561, between 10 a.m. and 6 p.m. Tuesday through Saturday.

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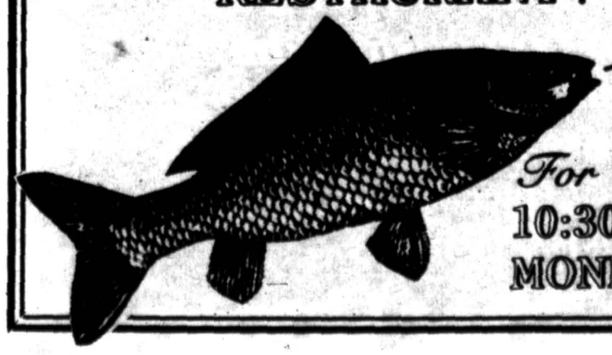

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THIS WEEK AT SUNSET CENTER

FRIDAY, OCTOBER 20

All day — Gymnastics ..... Gym
All day — Tri-Yoga Academy ..... Room 17
1-11 p.m. — Ballroom Dance Classes ..... Scout House
2 & 8 p.m. — World Travel Series — Bavaria ..... Sunset Theater
7:00 p.m. — First Church of the Angels .. Bingham Room

SATURDAY, OCTOBER 21

All day — Gymanstics ..... Gym
All day — Tri-Yoga Academy ..... Room 17
9:00 a.m. — Illia Thompson Writing Workshop . Bingham Room
9:00 a.m. — Learning Seminar ..... Chapman Room
9:00 a.m. — UCSC Class — Photography & Human Experience ..... Babcock Room

SUNDAY, OCTOBER 22

All day — Tri-Yoga Academy ..... Room 17
All day — Gymnastics ..... Gym
9:00 a.m. — Carmel Presbyterian Church ..... 3 Rooms
10:00 a.m. — Unity Church of the Monterey Peninsula ..... Carpenter Hall
11:30 a.m. — UCSC — Photography & Human Experience ..... Babcock Room

MONDAY, OCTOBER 23

All day — Gymnastics ..... Gym
All day — Tri-Yoga Academy ..... Room 17
1-11 p.m. — Ballroom Dance Classes ..... Scout House
7:30 p.m. — Central Coast Art Meeting ..... Room 10
8:00 p.m. — Monterey County Symphony Concert ..... Sunset Theater

TUESDAY, OCTOBER 24

All day — Tri-Yoga Academy ..... Room 17
All day — Gymnastics ..... Gym
1-11 p.m. — Ballroom Dance Class ..... Scout House
6:00 p.m. — Martial Arts Class ..... Carpenter Hall
7:00 p.m. — Troop 3 ..... Scout House

WEDNESDAY, OCTOBER 25

All day — Gymnastics ..... Gym
All day — Tri-Yoga Academy ..... Room 17

Volunteers recruited to safeguard elderly in nursing homes

The Ombudsman Program is recruiting members of the community to help to safeguard the welfare and rights of patients and residents in lcoal nursing homes and residential care facilities for the elderly by training for state certification as volunteer Ombudsmen.

The 36-hour basic training course is being offered this fall in two locations: on the peninsula on Tuesdays, 9 a.m. to 4 p.m., at the County Office Building, 1281 Broadway, Seaside; and in Salinas on Thursdays, 9 a.m. to 4 p.m. starting Oct. 12, at the offices of the Area Agency on Aging, 1184 Monroe St. The training will focus on the role of the Ombudsman in resolving problems and complaints on behalf of the institutionalized frail elderly.

"When Ombudsmen resolve a problem for one resident, they may be preventing the same problem arising for others," according to agency director, Donna Johnston.

Because of the sensitive and complex nature of their work, Ombudsmen need to be patient, persistent, disciplined and diplomatic, able to work independently, and to analyze situations objectively and unemotionally. Support for volunteers is provided by agency staff; volunteers are reimbursed for expenses incurred during their service.

Further information is available from the Ombudsman Program at 899-4066 or 758-4011.

LIGHTHOUSE AVE. By Gary Shallcross

Irene could no longer sit and watch while women in her own neighborhood struggled to find decent help.

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CALENDAR

Thursday/19

Luncheon: The Carmel Valley Chamber of Commerce presents its monthly luncheon, noon at Rancho Canada in Carmel Valley. Supervisor Karin Strasser Kauffman will speak. For reservations, call 659-4000.

Filmshows: Monterey Public Library presents a selection of free short films at 2 p.m. Thursdays. Today's program will include *The Caribbean* and *Bearskin (Or the Man Who Didn't Wash for Seven Years)*. The library is at Madison and Pacific streets in downtown Monterey.

Infant/child CPR class: A course in infant/child cardiopulmonary resuscitation (CPR) will be offered 6:30 to 9:30 p.m. by Community Hospital of the Monterey Peninsula. To register, call 625-4708, and leave a message.

Rolfing demonstration: Certified Rolf practitioner Kalyani Gilliam will overview the process of structural integration/Rolfing, 7 p.m. at Rolfing Associates, 1010 Cass St., Suite D-6, Monterey. Free. Information: 372-6466.

Peninsula community band: John Anderson, formerly director of bands at Cal Poly, San Luis Obispo, leads this free band program open to anyone with experience on a band instrument. The band meets at 7 p.m. weekly in the Monterey Peninsula College Music Hall, 980 Fremont St., Monterey. Instruments are available. Information: 646-4200.

Complete theater listings: Check On Stage.

Friday/20

World Traveler Film Series: *Bewitching Bavaria* will be narrated in person by producer Frank Mugno. The film travelogue will be screened at both 2 p.m. and 8 p.m. in Sunset Theater, San Carlos and Ninth, Carmel. Admission is $5. Information: 624-3996.

Workshop: "Childhood Dreams, Memories and Mythic Patterns" is the subject of a workshop sponsored by the Monterey Peninsula Friends of C.G. Jung, 7 p.m. at All Saints' Church, Ninth and Dolores, Carmel. A donation is requested. Information: 649-8809.

Concert: The Mozart Society of California will present an evening of piano music performed by Sylvia Jenkins, 8 p.m. at the Monterey Church of Religious Science, Monterey. Information: 624-0665.

Film: The Monterey Institute International Film Series presents *Red Sorghum*, a 1987 film from the People's Republic of China which won the Golden Bear at the 1988 Berlin Film Festival. This sweeping, modern-day fable is shown in Mandarin with subtitles, 8:15 p.m. in Morse Auditorium, 440 Van Buren St., Monterey. Admission is $4 general, $3 for students and senior citizens. Information: 626-1730.

Complete theater listings: Check On Stage.

Saturday/21

Rummage/bake sale: Junipero Serra School Parents' Club sponsors this sale, which will include clothing, furniture, appliances, books and refreshments. Hours are 9 a.m. to 4 p.m. at Crespi Hall on Lasuen Drive, behind Carmel Mission.

Workshop: "Mental Illness: New Directions" is the subject of a free health workshop set 9 a.m. to noon at Community Hospital of the Monterey Peninsula. Information: 625-4505.

Workshop: "Childhood Dreams, Memories and Mythic Patterns" is the subject of a workshop sponsored by the Monterey Peninsula Friends of C.G. Jung, 9:30 a.m. to 5:30 p.m. at All Saints' Church, Ninth and Dolores, Carmel. A donation is requested. Information: 649-8809.

Workshop: "Eating Disorders" is the topic of a free workshop set 10 to 11:30 a.m. in the Community Hospital Recovery Center's Education Building, 576 Hartnell St., Monterey. It will be led by Lydia Hanich. Information: 373-0924.

Walk: The Sierra Club sponsors this walk down Hatton Canyon, home of the endangered Hickman's Onion. Meet 11 a.m. behind the Bank of America in the Crossroads, Carmel, to arrange a shuttle by car to Carpenter Street, where group will start walk at the headwaters of the canyon. Bring lunch, sturdy shoes. Information: 624-3921.

York School Fall Fair: The York Parent's Club sponsors this day of game booths, recycled teasures, a cheesecake taste-off, chicken barbecue, silent auction and more. Admission is free. Fair hours are 11 a.m. to 3 p.m. at the school, located off Highway 68 at the York Road stoplight.

Tularcitos Fall Carnival: The school grounds on Ford Road in Carmel Valley Village will be the setting for games, craft and food booths, a haunted house and other fun. Carnival hours are 11 a.m. to 3 p.m. Admission is free. Tickets for game booths and food purchases can be bought at Tularcitos.

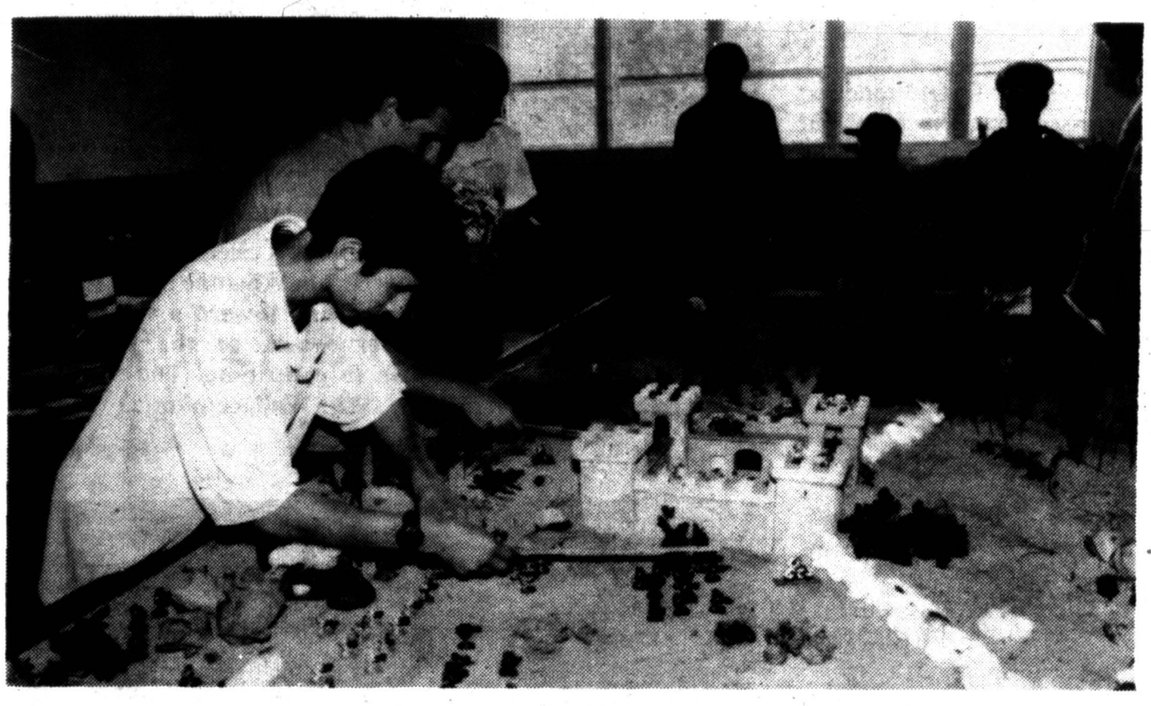
Concert: The United States Marine Drum and Bugle Corps, together with the local Marine detachment's Silent Drill Team, will perform 1 p.m. on Soldier Field at the Defense Language Institute, Presidio of Monterey. Free. Information: 647-5555.

Booksigning: Chuck Thurman will autograph copies of his new book for children, *A Time for Remembering*, published by Simon & Schuster. Reception hours are 1 to 3 p.m. at Bookworks, 667 Lighthouse Ave., Pacific Grove. Information: 372-2242.

Silver tea and silent auction: The Altrusa Club of the Monterey Peninsula sponsors this sale of a variety of gift articles, including china, wines and spirits, and linens, 2 to 4 p.m. at the Estrada Adobe, Tyler Street, Monterey.

Lecture: Andrew Linzey, an Anglican priest, will discuss "Christianity and the Rights of Animals," 7:30 p.m. at the Monterey Peninsula Unitarian Church. Information: 624-5993.

Continued on page 38



'Game Day' arrives in Carmel

ADMISSION is free to the second "Game Day," set noon to 8 p.m. Sunday, Oct. 22 at the Carmel Youth Center, Fourth and Torres, Carmel. Co-sponsored by the Game Gallery, the event will feature both fantasy and war games, including "Dungeons and Dragons," "Johnny Reb," "Shadow Run" and "Star Trek Starship Tactical Combat." Everyone is invited to attend free of charge to watch or play.

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JAZZ TIDES

By John Detro

Fallen by the wayside

CALL IT what you like. I'd say KSUR Radio has bailed out on area jazz buffs.

Before the station commenced broadcasting this past summer from studios at Monterey Business Park, your present correspondent was told more than once by qualified sources that the 50,000-watt facility would feature round-the-clock music. Half European classical and half jazz.

That made sense. The new place (99.5FM) was a project of Saul Levine who has jazz station KKGO in Los Angeles. Both he and executive assistant D'Ann Doyle said via periodic phone chats that jazz programming would arrive here through a feeder line from the mother ship.

Weeks passed. KSUR still had classical only with a midnight sign-off. What was up?

Ms. Doyle now says thoughts of overnight jazz shows have been tossed. She, on the long-distance wire: "The original idea has fallen by the wayside. Things can always change, but there are no plans to offer jazz as part of that format."

Los Angeles was left without a classical station last month when KFAC-FM switched to rock. KKGO-FM ownership decided that the outpost would give up its 30-year jazz format and go to all-classical the first of the year. Opportunistic. Understandable from a certain viewpoint.

But the KKGO executive level announced too that its new AM station (KKJZ) would program jazz. All day, every day. So I asked Ms. Doyle if KKJZ sounds would be pumped through KSUR-FM. Her reply didn't take long: no.

Saul Levine told me months ago that his entry into our market area was based on "very careful studies." The region's a much tougher sell than it looks from the outside. As matters stand, another parttime classical station seems merely superfluous — especially since KBOQ programming comes across as much more user-friendly.

That phrase "fallen by the wayside" indicates (to my ear, at any rate) that the KKGO people may be less than unbearably thrilled by KSUR's impact here.

On the coin's other side, KUSP Radio (88.9FM) will render real service to jazz-lovers on Sunday night (10/22) from 9-11:30. It'll broadcast a full concert version of *Epitaph* — outsized score left behind by the late Charles Mignus.

This work — really 18 individual compositions written and unified over half a century — was taped by National Public Radio when a brilliant orchestra performed it in June at Wolf Trap Farm Park near the nation's capital. "That's what we'll present Sunday," says KUSP Production Director Larry Blood — "Gunther Schuller conducting."

Epitaph sat at the bottom of a trunk for years. Then Sue Mingus (the American maestro's widow) allowed musicologist Andrew Homzy to examine manuscript piles. Doing serious detective chores and employing computers, Homzy pieced together the design that Mingus sometimes had mentioned as his final testament. "An intermission feature tells the whole story," Larry advises. "Sue Mingus, Homzy, Schuller and some of the musicians offer comments."

Mingus alumni in the 30-piece orchestra? George Adams, Eddie Bert, Paul Faulise, Britt Woodman, Snooky Young, Jerome Richardson, Don Butterfield, John Handy, Jack Walrath. Some other players on the historic date: John Hicks, Sir Roland Hanna, Bobby Watson, Lew Soloff, Reggie Johnson, Wynton Marsalis, Randy Brecker, Victor Lewis.

Wolf Trap Foundation, National Arts Endowment and Ford Foundation financed the concert. A full review appears in the October *JazzTimes* (available at downtown Monterey's Abinante Music).

This word to the wise from Larry: "I believe it'll be a one-time special here at KUSP."

Other media news. Grammy-winning jazz composer Quincy Jones (also a film exec) will have a strong hand in the new weekly TV talk show hosted by Jesse Jackson. Warner Brothers announces that Quincy will serve the nationally-syndicated format as an executive producer.

Voices of America with Jesse Jackson was scheduled to debut about a year from now. Jesse says he'll use his international contacts to interview world leaders as well as "nonpolitical figures not usually seen on American television."

Warner hopes to line up as many as 100 stations. A pilot show will be taped within the next month or so for station managers and potential advertisers.

•

THOSE WHO'VE followed the progress of San Francisco vocalist Kitty Margolis weren't surprised that she blew out walls during Monterey Jazz Festival 1989. When she works the Monterey Bay Club on Thursday evening (10/19), Kitty will have extraordinary support — pianist Dick Hindman, Vince Lateano on drums, bassist John Wiitala. John has recorded with pianist Jessica Williams.

Others there: Ken Arconti blues bunch (10/20-21), Bob Phillips and Terry Miller (10/22), Don Pendergrass plus friends (10/23), Jack and Ed Show (10/24), saxist Mike Paglia (10/25).

•

HER LATEST ALBUM says she still has wistful pipes, good tunes, charming delivery. The Santa Cruz venue seems just about perfect for the size of what this lady does.

Brazilian singer Astrud Gilberto will play Kuumbwa Jazz Center on Monday night (10/23). It's $13 per with shows at 7:30 and 9:30. Center Stage Ticketing.

The international star's backup band includes trombonist Jay Ashby, excellent drummer Deduka Fonseka, her son Marcello on bass. Physician Lawrence Lippman sponsors the regional appearance.

Brazilian jazz holds forth on Friday evening (10/20) as well. The band Oceana features Claudia Villela. Starts at eight o'clock; $5 tickets available at the door only.

Meanwhile, Kuumbwa Development Director Judith Broadhurst offers details on the Member Appreciation Party scheduled for November's first Friday night (11/3). Current members are invited free of charge; other folks will pay $10 apiece with the sum applying to next year's membership (through December 1990).

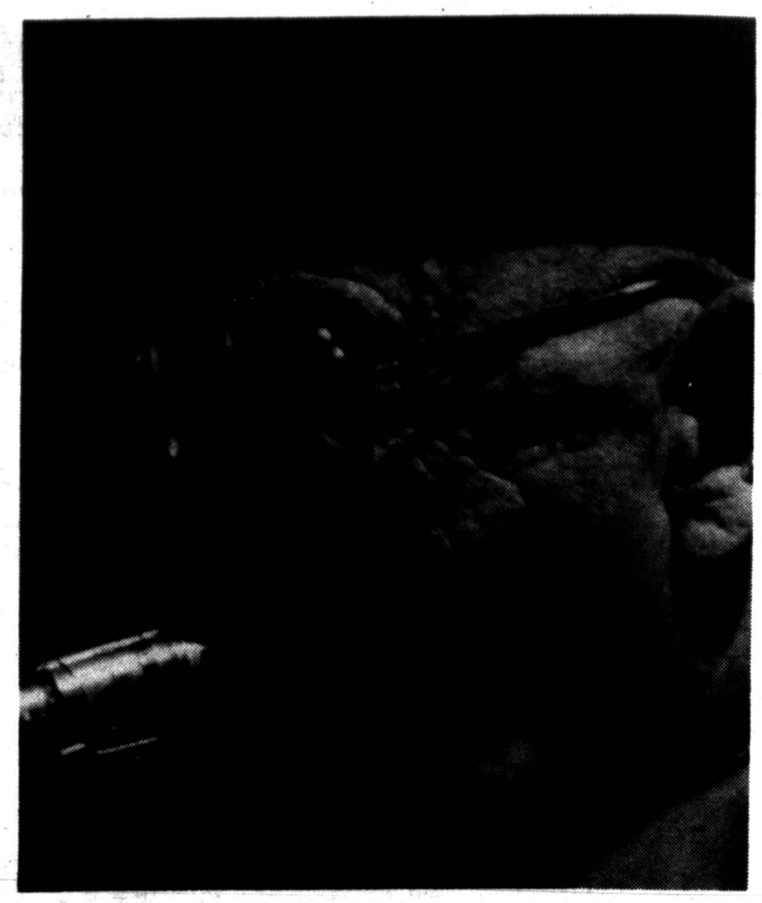
World Class jazz poet and essayist Al Young will read from his books as bassist Stan Poplin and pianist Graham Connah play. Then the Jazz Auction will show original art works by "famed jazz musicians," Judith says, plus "other collector's items." Complimentary hors d'oeuvres. Recognition awards citing longtime supporters of the non-profit organization.

About that auction: "Market value of items will range from $25 to well over $1,000. Some are so unusual and special that there never has been a value estimated." The full list was promised in the very near future.

Kuumbwa memberships carry admission discounts and other beneifts. Pretty good deal. Info: 427-2227.

•

As if it were planned. Polygram has just released the four-CD boxed set entitled *Stan Getz — The Bossa Nova Years*. Of course this pays respects to his monster hits with Astrud Gilberto. Drawn from five Getz albums, the package also features some previously unmarketed live material. Available on cassettes too.



HALF CENTURY — Papa Jake Stock's celebrating 50th year as a leading jazzman in these parts. The Abalone Stompers (his band) have created a production fund toward a video about Jake's life. Contact son Peter Stock, of the River Inn management team, if you wish to contribute. The Stompers play there Sunday afternoons. (Will Wallace photo.)

BACK HERE — Singer Kitty Margolis drew standing ovations during the recent Monterey Jazz Festival. She'll work the Sheraton's Monterey Bay Club on Thursday night (10/19). See column for additional details.

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ROUNDUP

Robert Sward reads poetry

The Monterey Peninsula College English Department will present a poetry reading by Robert Sward at 7:30 p.m. Monday, Oct. 23, in Humanities Building Room 201. This will be the first reading in MPC's 1989-90 Poetry Series.

Sward, who resides in the Santa Cruz area, is the author of many books of poetry, as well as fiction and non-fiction. He is the recipient of the Guggenheim Fellowship for Poetry, a Fulbright Fellowship for study in England, and numerous other awards.

The poetry reading is open to the public without charge.

Open Studio Tour applications

Applications are now available for the Second Annual Artists Equity Open Studio Tour. Deadline is Nov. 30.

Participants need not be a "professional" artist to participate.

For application, send name and address to Box HG, Pacific Grove, 93950, or call 625-0140. Acceptance will be on a first-come, first-served basis.

MPC to sponsor tennis clinic

The Monterey Peninsula College Women's Tennis Team will sponsor a tennis clinic Sunday, Oct. 22 at the Hyatt Regency tennis courts in Monterey.

All tennis players are invited to participate. Local tennis instructors will provide instruction. Clinic hours are 9 a.m. to noon, followed by match play from 1 to 3 p.m.

Awards have been provided by Wilson Sports which is also providing equipment for the 3 p.m. "funny money" auction.

Admission to the clinic is $20, with all proceeds going to the MPC women's tennis team. To rserve space, call Diane Smith, MPC Women's Tennis Coach, at 646-4220.

Camp hosts sought for Big Sur coast

State parks along the scenic Big Sur coast have several openings for volunteer camp hosts — either couples or individuals.

Camp host duties range from greeting visitors and working in a visitor center to collecting fees, maintenance and other duties involved in operating a campground. Camp hosts must supply their own camping vehicles. Campsites are provided, with hookups for water and electricity. Each camp host must agree to work 20 hours a week and stay at least two months.

Persons interested in becoming camping hosts in the state parks of the Big Sur coast may contact Chief Ranger Hayden Sohm, 667-2316, or write to Big Sur District, Pfeiffer Big Sur State Park No. 1, Big Sur, CA 93920.

ART NOTES

By Sam Colburn

A very innocent eye

IN THE DAYS of the Renaissance the arts were assiduously cultivated by the Catholic Church through each city state. Although restricted in scope, this flowering contributed more to the portrayal of the human figure than any other movement in art. Artists did not just have their own studio. They had students, apprentices and camp followers. With the church as consumer there was no need for a sales approach.

For years, in this country at least, artists formed a bohemian elite. They were thought of as being long-haired and shaggy. Their work was bought by collectors and museums. Their morals were certainly in doubt. It is a long time since that period and they have become so numerous that they are falling out of trees. The basis for buying their work seems to be, does it adequately represent the subject matter and is it a good investment? The first reason explains the prevalence of schlock, and the second is not a good way because it has nothing to do, in most cases, with any true subjective value. Paintings or whatever art you buy does not necessarily increase in value.

A very effective force in the sale of paintings, etc., is contemporary merchandising. The public has a very innocent eye. Writing to convince people that here is an artist of extraordinary imagery is an art form in itself.

Occasionally out of the recent past will come a figure who painted locally but whose work is entirely new to you. "The Early Work" of E. Charlton Fortune is an exhibit at the Monterey Peninsula Museum of Art. These oils were done before 1928. Euphemia was called "Effie," happily enough, and after that date her efforts were confined to religious and liturgical subject matter.

She was am Impressionist painter, deeply involved with creating form through splashes of color. As you enter the gallery, you are greeted by "Summer Morning, St. Ives." Not many artists will tackle a flight of birds, but she does in such a way that you can almost hear the wings flap. There are many views of Monterey, the wharf, and surrounding country.

There is a pristine quality to the land and sea. This is the way it was before Las Touristas. The Hatton Ranch, which vanished before the blade years ago, emerges bright and shining through her brush. Another oil of interest is "Untitled (View of Monterey)" because Mount Toro shimmers in the background. This formation of rolling hills (you can hardly call it a peak) is always an indicator of the coldness of a storm because it has a blanket of snow after a frigid rain has drenched the lowlands.

•

VICTOR DI GESU has a one-man show at the Carmel Art Association which will be on the walls through Nov. 1. He was a painter. These oils and drawings show a very personal way of seeing. His color and his use of the space indicates no compromise. He had a theory about color being related to harmonies in music.

At the end of the Beardsley Room is his "Amanda." The figure is a large, flowing shape which is balanced by the vertical lines on the left. The hot colors work very well against the cool. Victor did spend some time in Spain and the spirit of flamenco is inherent in his "Spanish Dancer," and also in the drawing, "Dancer."

Victor was a juicy painter. In some of the oils, the pigment runs down the canvas. Perhaps he could not tolerate too much control. "Lily" is a strongly stated work. The color areas are bold. He has used a blue-green over a hot color. His canvasses done in Scotland and in St. Tropez show a love of boats and fishermen which makes me wonder why he did not do more with that subject matter here when the sardines were still running.

•

THE PACIFIC Grove Art Center has done more to encourage new artists than any other institution on the peninsula, and without favoring any particular trend or school. On view are the results of judging for the competitive Biennial. This is a large, diversified showing of works in a variety of media. On the end wall is an acrylic on rice paper by Marilyn Donovan entitled "Primitive Fields." This is a carefully worked piece, perhaps decorative in a Japanese manner, but with interesting shapes and subtle color. "Imprint" is an oil on paper by Nada Velmirovic (please pardon if name is misspelled). It has a fine glow with shapes that are reminiscent of Alfred Pinkham Ryder.

5 "Elkhorn Tide Patterns" by Jane Hellesoe Hanon is a cool note by an experienced painter. "Visions of Life and Death in a NO PARKING ZONE" is a morbid version of life in our time. This is an oil by Phoebe Palmer. On the wall directly to your right as you enter are three very large pieces by William Giles. They are silver images. I do not know how they were done. The graphic image is varied and powerful.

In the main hall I appreciated an oil by Joseph Nordman. It has vivacity due to spirited brushwork, and loose handling of the paint. The color works well.

In the Elmarie Dyke Gallery I enjoyed an oil by Gail Factor because of her use of the space, and the gradation of color. The large oil by Judith Miller represents a combination of organic and geometric form.

In the side hall Frances Thompson captures the power often evident in storms that gather over the Santa Lucia Range. One is called "Mountains Riding the Clouds," another is "Western-Mountains Walk on the Water." The media is ink and watercolor. Back in the main hall Joe Tanous is showing an oil that moves very well, and is a play on the American flag.

Photographs are part of this Biennial. There are three prints by Rebecca Palmer which are poetic, with interesting shapes and range of tone values. "Wrecked Car and Ruin" has the feeling of the dryness and austerity of the contemporary desert which in our time has become a dumpsite.

Join Monterey County Foster Parents

Monterey County Foster Parents needs helping people to join their sharing team to care for a baby, teens, sibling groups and minorities. Orientation is set 4 to 6 p.m. on Oct. 24 at 1352 Natividad Road, Salinas. For further licensing information, call 899-8061 or 755-4660.

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FICTITIOUS BUSINESS NAME STATEMENT
File No. F-891598

The following person is doing business as:

WEAPONS INTERNATIONAL, East Torres, 3rd House south of 3rd, Carmel, Ca. 93921.

JEFFREY MARC TORIN, same as above. (P.O. Box 22427 Carmel, Ca. 93922).

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name or names listed above on Sept. 20, 1989

(s) Jeff Torin

This statement was filed with the County Clerk of Monterey County on Sept. 20, 1989.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Sept. 28, Oct. 5, 12, 19, 1989.

(PC933)

FICTITIOUS BUSINESS NAME STATEMENT
File No. F-891585

The following person is doing business as:

TOMKAT PAINTING CO. 230½ Crocker Ave., Pacific Grove Ca. 93950.

THOMAS KASHATA, 230½ Crocker Ave., Pacific Grove, Ca. 93950.

This business is conducted by an individual.

Registrant commenced to transact business under the fictitious business name or names listed above on Sept. 19, 1989

(s) Thomas Kashata

This statement was filed with the County Clerk of Monterey County on Sept. 19, 1989.

ERNEST A. MAGGINI
County Clerk

Publication Dates: Sept. 28, Oct. 5, 12, 19, 1989.

(PC934)

30TH ANNIVERSARY SHOW
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Meet the artist in our 6th & Mission gallery location.
ZANTMAN ART GALLERIES
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CALENDAR

Continued from page 35

Monterey Bay Aquarium fifth anniversary gala: Polynesian hors d'oeuvres and entertainment begin 7:45 p.m. with the unveiling of a rooftop light sculpture at the aquarium. Guests will be able to tour "Living Treasures of the Pacific" until 11 p.m. Tickets are $50, with proceeds to benefit the aquarium's Sea Otter Rescue and Care Program. Reservations: 648-4880.

Concert: Sophia — Song Healer, will perform on violin, guitar, zither, dulcimer, rain stick and thunder drum, 8 p.m. in Portofino Cafe, located downstairs in the Pacific Grove Plaza, 620 Lighthouse Ave., Pacific Grove. Admission is $5.

A Gala Evening of Opera: Arias, duets, the comic opera *The Stoned Guest* and a buffet reception highlight this benefit for public radio station KAZU. Reg Huston, Kathleen Nitz and Barbara Smythe are among the opera singers who will perform at 8 p.m. in the Carmel Woman's Club, located on San Carlos Street at Ninth Avenue (across from Sunset Center), Carmel. Tickets are $12.50 in advance from Center Stage Ticketing or KAZU, and $15 at the door. Information: 375-7275.

Film: The Monterey Institute International Film Series presents *Red Sorghum*, a 1987 film from the People's Republic of China which won the Golden Bear at the 1988 Berlin Film Festival. This sweeping, modern-day fable is shown in Mandarin with subtitles, 8:15 p.m. in Morse Auditorium, 440 Van Buren St., Monterey. Admission is $4 general, $3 for students and senior citizens. Information: 626-1730.

Complete theater listings: Check On Stage.

Sunday/22

Rummage/bake sale: Junipero Serra School Parents' Club sponsors this sale, which will include clothing, furniture, appliances, books and refreshments. Hours are 9 a.m. to 3 p.m. at Crespi Hall on Lasuen Drive, behind Carmel Mission.

Tennis clinic: The Monterey Peninsula College Women's Tennis Team will sponsor a tennis clinic for players at all levels. Hours are 9 a.m. to noon, followed by match play from 1 to 3 p.m. at the Hyatt Regency's tennis courts in Monterey. Admission is $20, with proceeds benefitting the MPC women's tennis team. Information: 646-4220.

Lecture: "You Don't Have to Suffer" is the title of a lecture to be given by Judy Tatelbaum, M.S.W., 11 a.m. at the Pacific Coast Church, Pine Avenue at 12th, Pacific Grove. Information: 372-2173.

Annual native plant sale: The Monterey Bay Chapter of the California Native Plant Society sponsors this sale of native plants, seeds, books and posters. Horticultural advisors will be available to assist. Sale hours are noon to 3 p.m. at Carmel High School, Highway 1 and Ocean Avenue, Carmel. Information: 624-8497.

Game Day: Admission is free to this afternoon of fantasy games and war games, including "Dungeons and Dragons," "Space Hulk" and "Dark Future." The event is set noon to 8 p.m. at the Carmel Youth Center, Fourth and Torres, Carmel, and is co-sponsored by the Game Gallery. Information: 625-4263.

Flying Doctors Fundraising Fiesta: Live music, catered Mexican food and more highlights this benefit, set 1 to 5 p.m. in the Memory Gardens behind the Doubletree Hotel, Monterey. Admission is $25 for adults, $15 for children under 12.

Benefit concert: Stephen Tosh and friends will give a one-hour flute, piano and bass recital, 3 p.m. at the Carmel Valley Community Chapel, Paso Hondo and Village Drive in Carmel Valley Village. Donations will benefit the children of Cabo San Lucas. Information: 659-2278.

Concert: The Monterey County Symphony opens its season with a 3 p.m. concert in King Hall at the Naval Postgraduate School, Monterey. Pianist Jean Louis Steuerman is the featured soloist, and the program will feature works by Nielsen, Sibelius and Beethoven. Tickets are $9.50 to $20. Reservations: 649-5561 or 624-8511.

Meditation program: Individual meditation instruction and group meditations are offered Sunday through Wednesday evenings. A donation is requested. Information: 624-8043.

Film: The Monterey Institute International Film Series presents *Red Sorghum*, a 1987 film from the People's Republic of China which won the Golden Bear at the 1988 Berlin Film Festival. This sweeping, modern-day fable is shown in Mandarin with subtitles, 8:15 p.m. in Morse Auditorium, 440 Van Buren St., Monterey. Admission is $4 general, $3 for students and senior citizens. Information: 626-1730.

Complete theater listings: Check On Stage.

Monday/23

Lecture: Kedron Bryson outlines "The Power of Mirth — Learn to Communicate with Humor," 6:30 to 9 p.m. at the YWCA Hawthorne and Irving, Monterey. Fee. To register, call 649-0834.

Singing Christmas Tree rehearsals: Volunteers singers rehearse 7 to 9 p.m. weekly at Peninsula Christian Center, 520 Pine Ave., Pacific Grove. Information: 375-8209 or 373-1922.

Monday Evening Lecture Series: The Whole Life Center of the Thunderbird Bookshop presents programs from 7 to 9 p.m. weekly. Tonight's speaker, Jason Wachs, will discuss career counseling. The programs are presented in the Thunderbird in the Barnyard, Highway 1 between Carmel Valley and Rio roads, Carmel. Admission is $5. Information: 624-1803.

Lecture: *National Geographic* photographer Jonathan Blair will feature a slide show of his work and a talk, "How to Keep an Alligator from Eating Your Camera: 25 Years of *National Geographic* Photography." It begins 7 p.m. in the auditorium at the Monterey Bay Aquarium, 886 Cannery Row, Monterey. Admission is $3. Information: 648-4888.

Community band rehearsals: Dick Robins conducts weekly rehearsals of this all-volunteer band, which meets 7:15 to 9:30 p.m. in the Monterey High School band room. Participants must be able to read music and provide their own instrument. Free. Information: 646-3866.

Poetry reading: The Monterey Peninsula College English Department presents Robert Sward, 7:30 p.m. in Humanities Building, Room 201. Free.

Art demonstration: Carmel Art Association member Keith Lindberg will demonstrate oil painting at the 7:30 p.m. gathering of the Central Coast Art Association, 7:30 p.m. in room 10 at Sunset Center, San Carlos at Ninth, Carmel. Free.

Concert: The Monterey County Symphony opens its season with an 8 p.m. concert in Sunset Theater, San Carlos at Ninth, Carmel. Pianist Jean Louis Steuerman is the featured soloist, and the program will feature works by Nielsen, Sibelius and Beethoven. Tickets are $9.50 to $20. Reservations: 649-5561 or 624-8511.

The O'James Folk Club: This weekly Irish and Celtic musical program features musician/folksinger Brid Caveney. Setting is the GroveMont Theater Arts Center, where a variety of beverages, appetizers and desserts are available throughout the 9 p.m. show. The theater is at 320 Hoffman (at Lighthouse) in New Monterey. Admission is $6 general and $4 for students and seniors. Information or reservations: 649-5561 or 649-6852.

Complete theater listings: Check On Stage.

Tuesday/24

Toddler storytimes: Two- to 3-year-olds are invited to hear stories, 10 to 10:45 a.m. at the Harrison Memorial Library Park Branch, Mission and Sixth, Carmel. Information: 624-4664.

Luncheon meeting: Walter E. Hoadley, senior research fellow at the Hoover Institution, Stanford University, will speak to the Carmel Republican Women Federated, noon at La Playa in Carmel. Information: 624-8098 or 372-9005.

Mixer: The Carmel Valley Chamber of Commerce sponsors this mixer, set 5:30 to 7:30 p.m. at San Francisco Savings and Loan in the Carmel Rancho Shopping Center. Information: 659-4000.

Bedtime stories: For 3-year-olds and up, are offered 7 to 7:45 p.m. at the Harrison Memorial Library Park Branch, Mission and Sixth, Carmel. Information: 624-4664.

Rehearsals: The Monterey Peninsula Choral Society meets 7 to 10 p.m. weekly at the Church of Religious Science, 400 W. Franklin St., Monterey. The ensemble is rehearsing the Christmas portion of Handel's *Messiah* for a December concert at Carmel Mission. To audition, call 899-8494. For information, call 375-0213.

Psychic Lecture Series: Psychic counselor Bonnie Pieper will speak on "Being Psychic — So What?" The program will begin 7:30 p.m. in the Bingham Room at Sunset Center, San Carlos at Ninth, Carmel. Admission is $4. Information: 647-8269.

Concert: The Monterey County Symphony opens its season with an 8 p.m. concert in Sherwood Hall, 940 N. Main St., Salinas. Pianist Jean Louis Steuerman is the featured soloist, and the program will feature works by Nielsen, Sibelius and Beethoven. Tickets are $9.50 to $20. Reservations: 649-5561 or 624-8511.

Concert: The Carmel Music Society presents Eugenia Zukerman, flutist, in concert 8 p.m. at Sunset Theater, San Carlos at Ninth, Carmel. Tickets are $20. Information: 625-9938.

Complete theater listings: Check On Stage.

Wednesday/25

Morning walk: The Sierra Club sponsors a leisurely walk north along the beaches and streets of Carmel. Group will stop for soup and sandwiches at a restaurant downtown. Meet 10 a.m. in the Carmel River State Beach parking lot. Information: 624-3101.

Toddler storytimes: Two- to 3-year-olds are invited to hear stories, 10 to 10:45 a.m. at the Harrison Memorial Library Park Branch, Mission and Sixth, Carmel. Information: 624-4664.

Children's storytimes: Stories, songs and games for children ages 2-3 will be presented 10:30 a.m. weekly at the Pacific Grove Public Library, 550 Central Ave., Pacific Grove. The library also sponsors an "Afterschool Storytime" for children ages 4 to 9 at 3:30 p.m. Wednesdays. Each program lasts approximately 45 mintues and is free. Information: 373-0603.

La Mirada Tours: Docent-led tours of La Mirada, the Frank Work estate that encompasses gardens and an art collection, will be offered at 1, 2 and 3 p.m. An extension of the Monterey Peninsula Museum of Art, La Mirada is located at 720 Via Mirada off Fremont Street in Monterey. Admission is $5. For details, call 372-5477.

Tide pool walk: The Nature Company sponsors a tide pool walk 2 to 4 p.m. today. To register, call or visit the Nature Company, Ocean Avenue at Mission, Carmel, 624-1334. Free.

Lecture: "The Bay as Sanctuary" discussing the proposed Monterey Bay National Sanctuary will be addressed by a panel to include Rep. Leon Panetta, Steve Webster and Joe Urevitch. The discussion begins 7 p.m. in the auditorium at the Monterey Bay Aquarium, 886 Cannery Row, Monterey. Admission is $3. Information: 648-4888.

Cafe Poets: An open poetry reading is scheduled to begin at 8 p.m. Sign-up to read your work in Portofino Cafe, located downstairs in the Pacific Grove Plaza, 620 Lighthouse Ave., Pacific Grove. Admission is $2. Information: 373-7379.

Complete theater listings: Check On Stage.

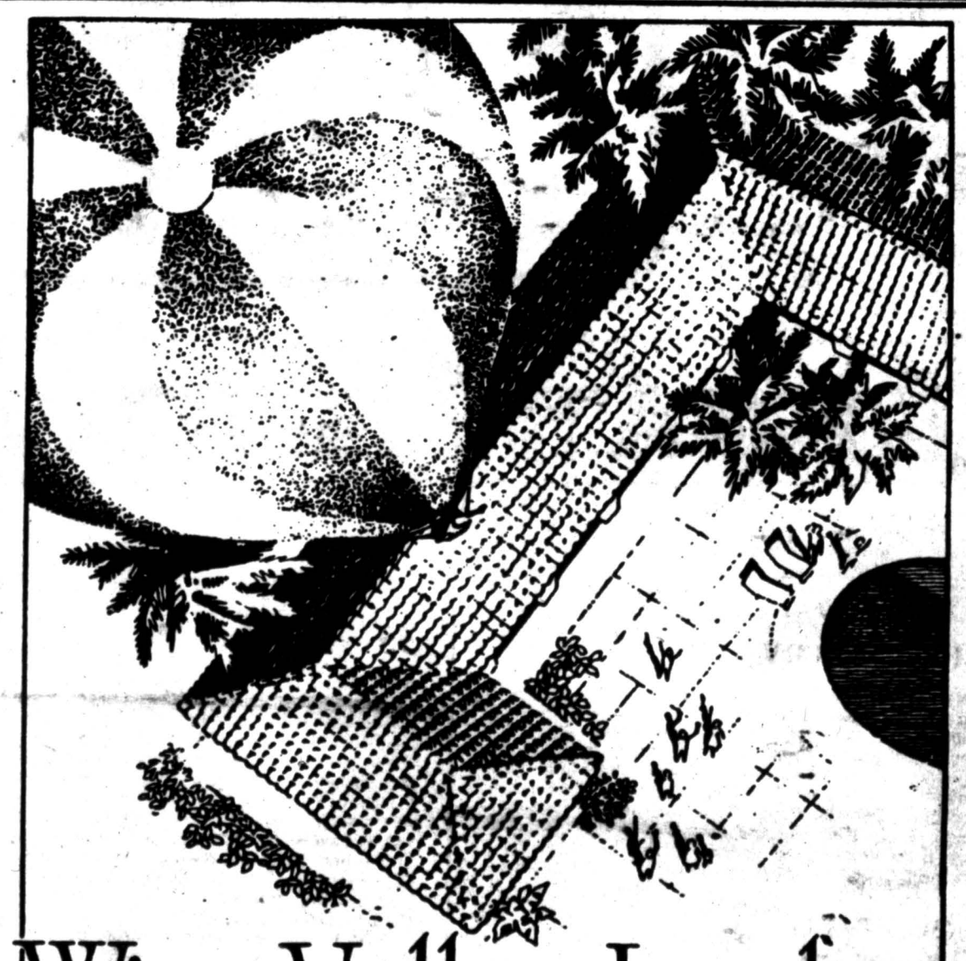
Thursday/26

Preschool storytimes: For 4- and 5-year-olds, are offered 10 to 10:45 a.m. at the Harrison Memorial Library Park Branch, Mission and Sixth, Carmel. Information: 624-4664.

Preschool storytimes: Stories, songs and games for children ages 3-5 will be presented 10:30 a.m. weekly at the Pacific Grove Public Library, 550 Central Ave., Pacific Grove. Each program lasts approximately 45 mintues and is free. Information: 373-0603.

Filmshows: Monterey Public Library presents a selection of free short films at 2 p.m. Thursdays. Today's program will include *Cowboy* and *The Bold Dragoon*. The library is at Madison and Pacific streets in downtown Monterey.

Farmers' Market: Locally grown fresh fruits and vegetables, nursery stock, eggs, flowers, honey and other items are sold by the farmers who grew them, 2:30 to 6 p.m. weekly in the Monterey Peninsula College parking lot.



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If you mention this ad!

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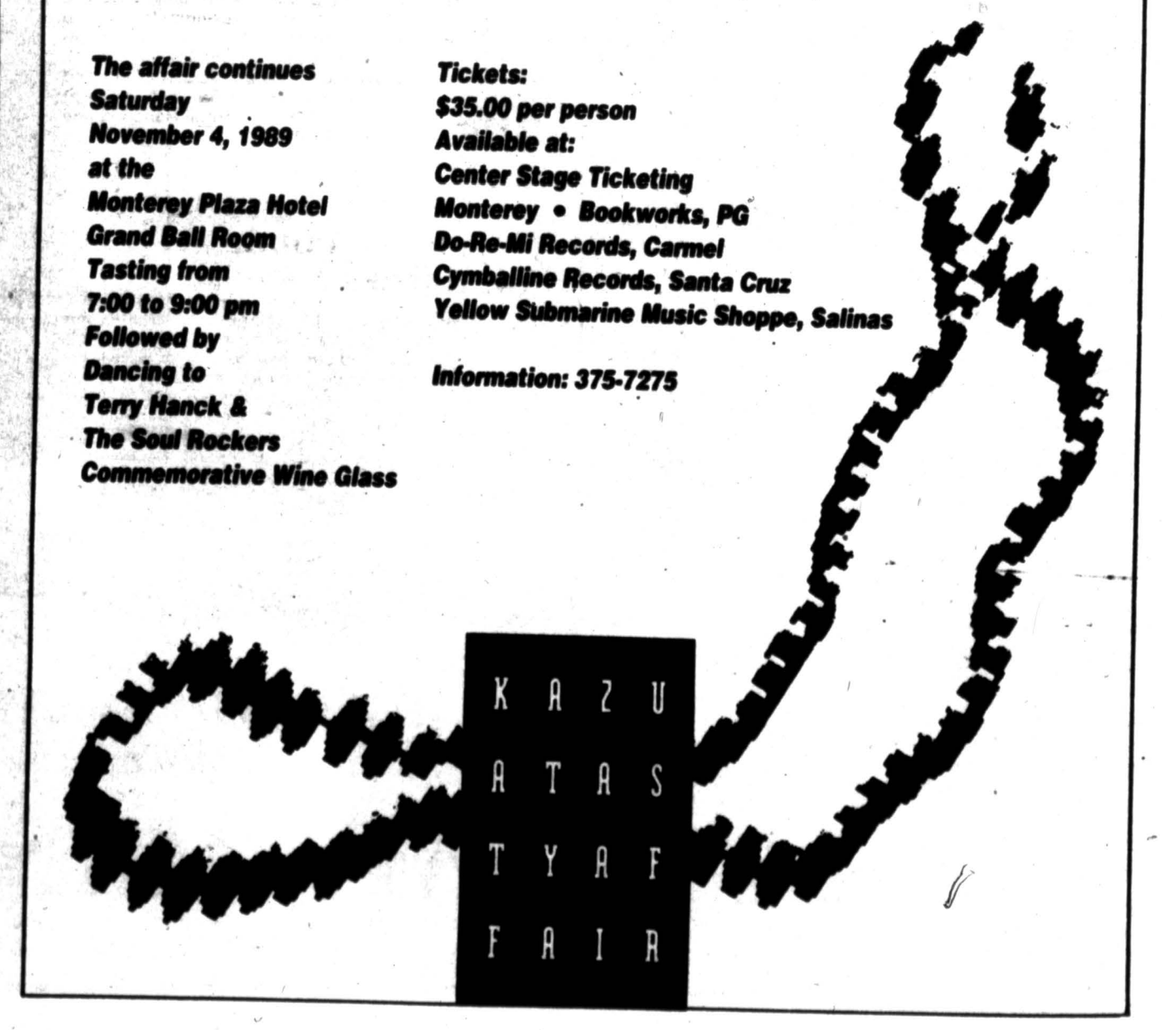
A TASTY AFFAIR

A Benefit for KAZU 90.3 FM Monterey Bay Public Radio

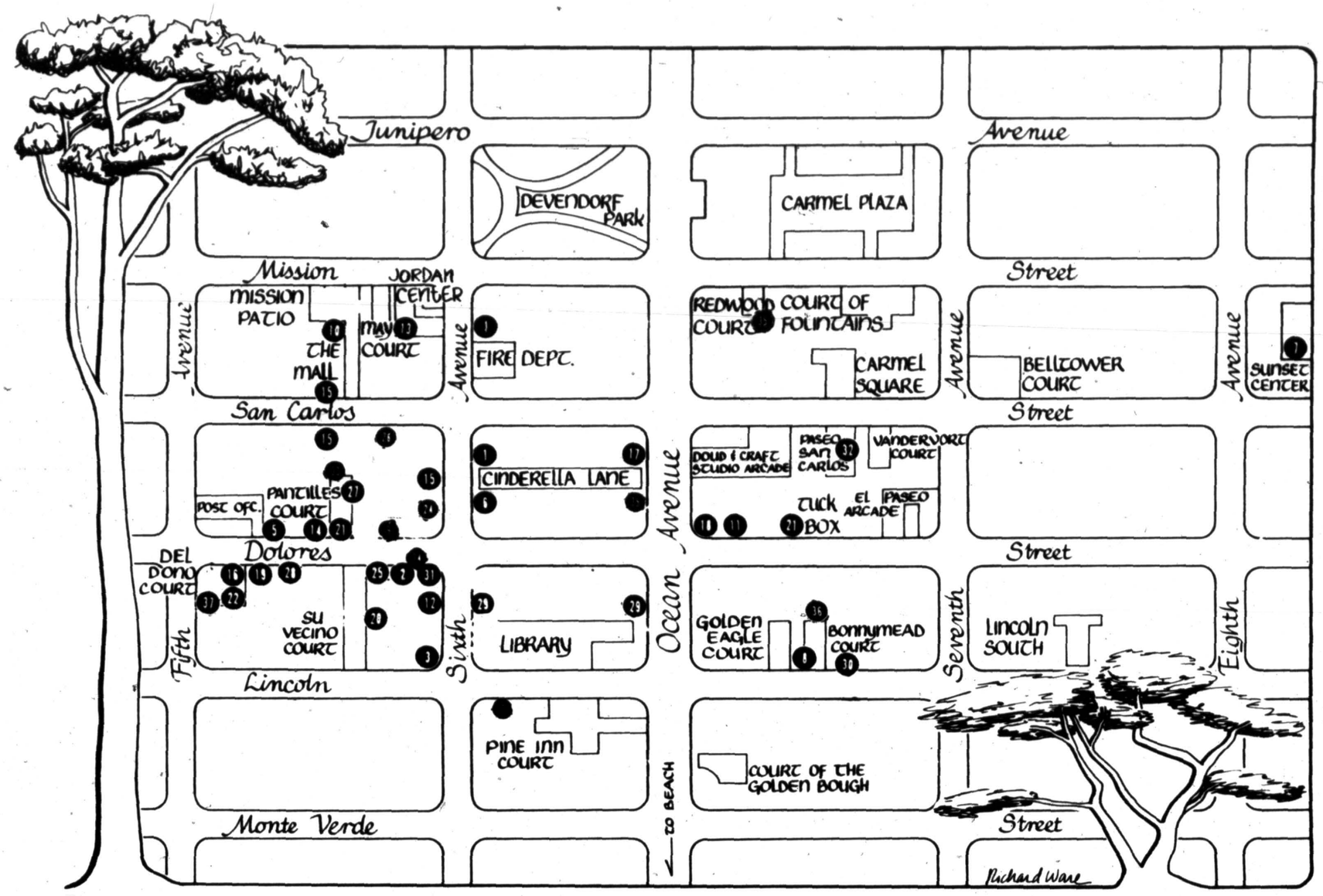
The affair continues Saturday November 4, 1989 at the Monterey Plaza Hotel Grand Ball Room Tasting from 7:00 to 9:00 pm Followed by Dancing to Terry Hanck & The Soul Rockers Commemorative Wine Glass

Tickets: $35.00 per person Available at: Center Stage Ticketing Monterey • Bookworks, PG Do-Re-Mi Records, Carmel Cymballine Records, Santa Cruz Yellow Submarine Music Shoppe, Salinas

Information: 375-7275



CARMEL'S ART GALLERIES



ZANTMAN
1. ART GALLERIES

Two galleries on Sixth Ave. American and European art. Paintings and sculptures by Robert Clark, Duane Alt, Hu Chi Chung, Joan Murphy, Dennis Smith, Michel de Gallard, Don Irwin, Marylin Simandle, Miles Metzger, Thomas Wells, Monyo, and many others. Daily 10-5, Sunday 11-5. 624-8314

MASTERPIECE
2. GALLERY

Carmel's newest gallery specializing in the early California Impressionists and plein air masters: Guy Rose, Alson Clark, Percy Gray, Edgar Payne, Hanson Puthuff, Armin Hansen, and others.

Complementing them, the Masterpiece Gallery also presents the works of Edouard Cortes, master of Parisian street scenes; Jules Herv'e, sometimes called (Last Impressionist); Luigi Loir, Stephane Wrobel, Antoine Blanchard, and other French Post-Impressionists of the 19th and early 20th centuries. Renowned and collected local artists James Peter Cost and his daughter Shelley Anne Cost display their powerful yet sensitive landscapes and seascapes. Masterpiece Gallery is committed to excellence and tradition in fine art displayed in the most elegant and relaxing ambiance. Dolores near 6th, Carmel, hours daily 10 to 7 p.m. Sat. open evenings. 624-2163.

MINER'S GALLERY
3. AMERICANA, INC.

One of Carmel's largest and finest galleries now in our 20th year, Gallery Americana features contemporary American artists including: Rosemary Miner, Ray Swanson, Maurice Harvey, Gisson, Edward Szmyd, Dalhart Windberg, Ramon Orrit, Thomas Kinkade, Trinidad, Jack Lestrade, Eyvind Earle, Mario Jason, Robert Krantz, Tinyan, Ralph Waterhouse, Michael Mathews, Jack Laycox, Richard MacDonald, Sam Racina, Barron Postmus, and and 50 others. Stroll by at night, and enjoy over 150 works of art in the 11 beautifully appointed street level windows. 6th and Lincoln, Carmel. Open 10-5 daily 624-5071

LORAN SPECK
5. ART GALLERY

For the finest in realism, Loran Speck's oil paintings are executed in the Tromp L'Oeil technique of the Old Masters. Also represented is Steven Huber with his soft, tranquil paintings of women. Located on 6th btwn. Dolores & Lincoln. 10:30-5 daily. 624-3707.

6. GARCIA GALLERY INC.

A continuous and exclusive one-man show of paintings by Danny Garcia. The artist is a contemporary American impressionist with a growing reputation in the U.S.A. and abroad. 6th and Dolores, Carmel. Open daily 10-5. P.O. Box 623. 624-8338

7. JIM MILLER GALLERY

Paintings of western scenes, landscapes, seascapes, waterfowl, people, and floral scenes by Jim Miller. Corner 6th & Lincoln. 11-5 Mon.-Sat. 625-0425

8. CAROUSEL OF CARMEL

A unique and enchanting gallery dedicated to the child in all of us. Full size carousel animals, reproductions, miniatures, sculpture, carousel literature as well as paintings and prints of America's leading carousel artists. Lincoln between Ocean & 7th. Open 7 days 10-5 p.m. 625-5611

9. WILDLIFE OF THE WORLD GALLERY

Carmel's newest major gallery brings together the works of over sixty of the top wildlife artists from throughout the world. Within the expansive space of our gallery it is possible to view many diverse expressions of land and see mammals and birds, as well as one of the premier collections of Eskimo and Northwest Coastal Art in the world. In addition, the gallery offers wilderness expeditions to the world's remote regions. California artists represented are Randy Puckett, Bill Hunt, Larry Foster, J.D. Mayhew, David Sellers, Mark Smith, Jack Wall and our Artist-in-Residence, Paula Chandler Wells.

10. DOOLEY GALLERY

Contemporary paintings by Helen B. Dooley. Authentic replicas of Old Masters and French etchings. The Mall, San Carlos between 5th and 6th. Hours: 11-5. Closed Sundays & Wednesdays. 624-9330

BLEICH GALLERY
11. WEST

In the impressionist tradition. Paintings from France, Monet's gardens in Giverny, Renoirs in Cagnes, Cote d'Azure, St. Tropez, Provence, Aix, St. Remy, plus Carmel area by nationally known American impressionist George J. Bleich. Dolores Street, four doors south of Ocean Avenue. 408-624-9447 between 10:30 a.m. to 5:30 p.m. and 372-2717 evenings by appt.

12. WESTON GALLERY

Known worldwide as the leading gallery featuring fine 19th and 20th century photographs the Weston Gallery offers a wide range of rare vintage photographs as well as remarkable works by contemporary photographers. Featuring works by Ansel Adams, Edward Weston, Paul Strand, Bill Brandt, Yousuf Karsh, Stieglitz, Cunningham, Kertesz, Bullock, Brett Weston and Man Ray. DADA and Surrealist art of the 20s and 30s. Rare 19th century photographs include works by Talbot, Fenton, Cameron, LeGray, Negre, Watkins, Emerson, Atget, Baldus and Marville. Contemporary works by Olivia Parker, Michael Kenna, Barbara Kasten, Chris James, Sandy Haber, Simon Marsden, Jim Alinder, Jerry Uelsmann and many others. Expert appraisals and a wide range of consultation and exhibition services offered worldwide. Visit us and take an exciting look at the entire 150 year history of photography. Portfolio's, books, posters and cards. Open Tues.-Sun. 11 a.m. to 5 p.m. On the 6th Avenue and between Dolores and Lincoln. 624-4453.

COTTAGE GALLERY
13. AT CARMEL

Fine original art. Beautiful collection of traditional art by prominent and emerging American artists, including: Tom Browning, David DeMatteo, B.R. Garvin, Robert Girrard, Jerome Grimmer, Dennis Jones, Lou Rankin, E. John Robinson, Jerry Ruthven, Tim Schmidt, Lin Seslar, Craig Smith, Emil Socher, John C. Terelak, Barbara Wallace, Edward Norton Ward, and Ned Young. Open daily 10 a.m. to 5 p.m. Mission at corner of 6th, Carmel and 26352 Carmel Rancho Lane (by The Barnyard). 624-7888.

BILL W. DODGE
14. GALLERY

Owned and operated by Carmel's internationally famous folk artist Bill W. Dodge. Most days Dodge is artist-in-residence and can be found painting near the front door and welcoming visitors. He will be happy to personally autograph any of his posters and prints. In addition to his work, there is one of the West's largest collections of Americana folk art. Artists include: Donna Moses, Watanabe, Lowell Herrero, Henry Pancher, Joanne Case, Roger Nannini, Emily Hollinger and many other noted painters in this field. Dolores Street, between 5th and 6th. Summers hours 9 til 6 daily. 625-5636

15. SIMIC GALLERIES

As one of the largest and most respected galleries in Carmel, Simic Galleries features an unrivaled selection of European and American fine art, with more than 125 artists represented. This gallery offers an impressive collection of florals, figuratives, seascapes, landscapes, Parisian street scenes, Impressionistic paintings, Western art, still lifes, bronze and wood sculptures. Works by Eugene Garin, James Fetherolf, Wendell Brown, Dzigurski, Simic, Roberto Lupetti, Amiry, Casay, Kresman, Cortes, Blanchard, Valere, Greg Harris, DiBert, Paul Moon and more. Simic Galleries caters to the new collector as well as the sophisticated art connoisseur. Four locations, San Carlos — corner of 6th, Carmel. Open daily, 10 a.m. to 10 p.m. AE, MC, V. Artege card also accepted. 624-7522.

16. LINDSEY GALLERY

A distinctive gallery featuring virtuoso seascapes by Robert Wee, landscapes by Clive Madgwich, harbor scenes by Nicky Boehme, watercolors by Margaret Eifler, Western bronzes by Fred Hill, rural Americana by Robert McFarren, California woodlands by E. Mason Gregory, City scenes by Robert Lebron, nature's grandeur by Heinie Hartwig, floral still-life by Joyce Pike. Many others showing daily at Lindsey Gallery in Del Dono Court, Dolores at 5th. Open daily 10:30-5. 625-2233

17. HANSON GALLERIES

San Francisco and New Orleans renowned Hanson Galleries now open in Carmel. The Hanson Collection houses one of the finest and most extensive collections of modern paintings and rare prints. Featuring Peter Max, Pissarro, Zjawinska, Ross, Nieman McKnight, Erickson & Otsuka as well as sculptures by Erte & Hart. Daily 10 a.m.-10 p.m. NW corner Ocean Avenue at San Carlos, Carmel. 625-3111

PHOTOGRAPHY WEST
18. GALLERY

The most exciting photogrphic gallery on the West Coast, featuring the finest of 20th Century photography. Major exhibitions by Ansel Adams, Edward Weston, Brett Weston, Wynn Bullock, Paul Capongro and others are regularly featured. Expert apparisals and personal art consulting availabe for private and corporate collectors. Inquiries invited. Photographic books, cards and posters (some limited editions) also available. Photography West Gallery also inventories a special selection of fine regional photographers including the work of Morley Baer, Steve Crouch and Jerry Takigawa. Located south of Ocean on Dolores. Open daily from 11 a.m. to 6 p.m. 625-1587

SKALAGARD'S SQUARE-RIGGER
19. ART GALLERY

Hans Skalagard's authentic sailing ship paintings in oils & watercolors. Large selection of prints, both limited & unlimited. Dolores at 5th, Los Cortes Bld., P.O. Box 6611, Carmel. 624-5979

JOSEPHUS DANIELS
20. GALLERY

Serious photographs by well known masters, middle career artists and promising newcomers; a vigorous collection of landscape, natural abstraction and the figure. Prints in palladium, gum bichromate, dye transfer and traditional silver. Photographers include: Howard Bond, Dan Burkholder, Gordon Chapple, Josephus Daniels, Oliver Gagliani, Richard Garrod, Henry Gilpin, Karl Gernot Kuehn, Ryuijie, Neal Swanson, Brett Weston, Al Weber. Dolores nr. Sixth. Su Vecino Ct. 11-5 Tues.-Sat., 1-4, Sun. 625-3316

21. HANDWORKS

Handworks, established in 1982, is a gallery specializing in contemporary American crafts featuring the finest in fuctional and non-functional furnishings for the home and corporate environment. The gallery focuses on one-of-a-kind and limited production pieces from both regional and nationally prominent craftspeople working in clay, glass, wood and fiber. Our two Carmel locations are on Dolores Street at 7th adjacent to the Tuck Box (624-8198) and on Dolores between 5th & 6th (624-6000). Both locations are open daily 9:30 to 5:30.

24. NEW MASTERS GALLERY

Today's artists — tomorrow's legends. Since 1974 New Masters Gallery has been presenting outstanding contemporary art for your viewing pleasure. The original paintings & sculpture of over 60 artists are on display. Among those featured are talented local artists Will Bullas, Merry Kohn, Keith Lindberg, Malcolm Moran, and Brenda Morrison. Come by & enjoy the impressive collection of fine art at New Masters Gallery on 6th near San Carlos, Carmel. Open 10-5 daily and evenings Wed. through Sunday. 625-1511.

25. G.S. HILL GALLERY

Painting by Gregory S. Hill of tall ships, harbor scenes, seascapes, landscapes and the California coast in watercolor and oil; also hand-colored prints of Carmel & Nantucket. Dolores btwn. 5th & 6th. 624-8220.

26. DYANSEN GALLERY

Bringing the works of noteworthy artists to experienced and prospective collectors alike is our primary mission at Dyansen Gallery. Among those works are the sensitive paintings of Ji Cheng, the coveted sketches of the late John Lennon, the ornamental bronze sculptures of Erte, the Grand Master of Art Deco, and the sinewy bronze figures of Italian sculptor Angelo Basso. You are cordially invited to our current exhibition of these and other modern masters. San Carlos btwn. 5th & 6th. Open daily 10 a.m.-10 p.m. 625-6903.

CHEPPU
27. FROM HIMALAYA

Dolores btw. 5th & 6th, Pantilles Court, Carmel. A unique collection of antique and contemporary artifacts, ritual objects, photographs, cloths and jewelry from Tibet Bhutan, Nepal, and Sikkin. Also the largest selection of Tibetan vegetable dye carpets in the region. A special experience from the roof of the world. Open Daily 10-5. 625-5902.

28. HIGHLANDS GALLERY

Located next door to Carmel Art Association Gallery. Main emphasis is on sculptures in stone, wood, metal and bronze by west coast sculptors — abstract organic forms. Sculptors include Gordon Newell, Warren Arnold, Phil Bircheff, John Libberton, Norma Lewis, Frank Sunseri, Duane Jones, Sharon Andreason, Don Wobber. Dolores between 5th & 6th, Carmel. Hours 10:30-4:30 daily. 624-0535.

STARLIGHT INTERNATIONAL, INC.
29. FACETS GALLERY

Amazon art crystals from our own mine in Brazil, sculptures & paintings. Sixth Avenue near Dolores Ave. Open daily 10 to 5. 626-9310/FAX 626-9319.

HARTLEY HILL GALLERY
30.

Offering art lovers more than 40 years expertise, designer & art director Bill Harley displays for you works from Chen-Chi, sculptor Richard Erdman, Warren Brandt, Fred Samuelson and Peter Loftus, all of whom are represented in major museums & galleries across the country. Harley Hill Gallery is located on Lincoln St. between Ocean and 7th 624.0757.

31. PALUMBO

A new, casually elegant gallery, PALUMBO features one of a kind handcrafted art to delight and brighten the homes and wardrobes of discerning shoppers. The craft collection includes pit-fired ceramics, dynamic raku pottery, magical glass vases, exciting basketry, sculptured wood chests, woven accessories, and artisan inspired jewelry, all created by Central Coast artists. Among the group of regional artists represented are; Michael Anerson, Chris Axelson, Lillian Bloom, Gerrica Connolly, Annette Corcoran, Embree De Persils, Carol Holady, and Sue Mason. Open 10:00 a.m. to 5:30 p.m., PALUMBO is located at the Northwest corner of Dolores and sixth Streets, phone 625-5727.

POMEROY GALLERY
32. OF FINE ARTS

Featuring portraits in oil by Harry Myers, Lisette De Winne, Alfredo Rodriguez, M. Medeiros, Igor and others; florals by Marjorie Sharpe; endangered species by Rophar; still life by T. Amiry and Reid Gardner. Dr. and Mrs. Pomeroy welcome all to their new location on San Carlos between Ocean & 7th. Open daily 10-5 625-1213.
(Formerly John Miller Galleries)

FIRESIDE
33. GALLERY

Fine arts, sculpture, graphics, contemporary oils and watercolors. Artists include Millard Sheets, Gerald Brommer, Jane Goode, Carolyn Lord, Helen Winslow, & Carol Peek. Pantiles Court on Dolores btwn. 5th & 6th, behind The Hog's Breath. 10-5 daily. 624-1416.

FIRST
34. IMPRESSIONS

Watercolors, etchings, lithographs, serigraphs, woodcuts, prints and posters by Lynn Larson, Gordon Mortensen, Jane Mason Burke, Beth Van Hoesen, Mark Adams, Carol Summers, Susan Manchester, Ron Wagner, Mireille Morency-Lay, Kazuko, Watanabe and Frederick McDuff. Dolores & 6th. 10:30-5 Mon.-Sat.; 11-4 Sun. 625-5626

SKYLIGHT
35. GALLERY

Welcome to the intimate and newly-opened Skylight Gallery. Located on Ocean Avenue, we offer the finest in original art by contemporary California artists. We are pleased to feature such talent as Carmel's Mary Titus, acclaimed for her mystical and enchanting seascapes; Santa Cruz's Steve Wiltse, a master painter of California coasts and Redwood forests; San Francisco's Grigsby, whose realistic paintings invite you to travel around the bend of his European canals; and Impressionist Jean Aubry, now living in Southern California, whose colors are as a live as the scenes he paints of his native France. Ocean Avenue between Dolores & San Carlos. Open 10-5:00 Sunday-Thursday. 10-9:00 Friday & Saturday. Also by appointment. 626-1061.

MARY TITUS
36. GALLERY

Carmel artist — owner gallery featuring mystical landscapes and dreamy coastal vistas. White Light Beings Sculpture by Conrad Wolff. Bonnymead Courtyard on Lincoln btwn. Ocean & 7th. 10-6. 12-5 Sunday. 26-8628

BELLE ARTS
37. GALLERY

A garret gallery showing the original art of Belle James, Jack Wall (wildlife), Mary Beach, Jane Friend & Virginia Jackman — oil, watercolor, mixed media & a special corner of antique woodblock prints. Requests taken. Upper level s/w corner Dolores & 5th. Open by appointment. 626-0737.

WILLIAM A. KARGES FINE ART
Carmel Rancho

Specializing in early California impressionist paintings. Featuring artists of the Monterey Peninsula; Hours: 10 to 5 Mon.-Sat. By appointment. E.C. Fortune, Armin Hansen, Paul Dougherty, William Ritschel, Francis McComas. 26350 Carmel Rancho Lane, Suite 215. 625-4226

CLASSIFIED ADVERTISING

CALL 624-0162 TO PLACE A LOW-COST WANT AD TODAY

Art & Antiques

WANTED: Old Indian baskets, old coins, currency, scrap gold & silver, antique jewelry, stamps, old Indian baskets, etc. Pre 1800 maps and autographs, etc. Old Monterey Coins, 372-1225, 527 Hartnell, Monterey. 3/23TF

Antique & Modern

FIREARMS
TRIGGER HILL TRADING POST
Singles or Collections
Free Appraisals
Used Guns Wanted
1162 So. Main St., Salinas
Open 7 Days a Week
757-1188

Autos/ Motorcycles

85 LINCOLN CONTINENTAL, excellent condition. Ideal car for retiree. New tires/transmission. $10,500. 624-5895. 10/19

WANTED: 50's-60's European sports car, any condition. Cash buyer. (209) 668-8064. 10/19

Business Opportunities

FLORIST SHOP in Carmel. Great location, owner retiring & price below yearly gross. $75,000 includes inventory. Bratty Real Estate. 375-5173. 10/26

FOR SALE owner retiring. Fully licensed Gift Shop. Attractive courtyard location in Carmel. Low rent. $15,000 includes inventory. 625-0878 or 624-4450. 11/2

CARMEL
Women's Apparel & Accessories
Classic corner setting with basement storage. Newly decorated & fixturized. Established clientele. Emergency forces seller to consider all offers immediately!
Carmel Business Sales, Inc.
(408) 625-5581

MOTELS AVAILABLE
We have a limited number of motels & B&B's available.
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Principals only, please.
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A Division of Carmel Business Sales, Inc.,
Don Bowen & Associates
SW Corner 7th & Lincoln
(408)625-5581
P.O. Box 4335,
Carmel CA 93921

Business Opportunities

NEED MORE $$$?
Supplement your income with "Winners International Network."
New "Lotto-Mania" M.L.M.
FREE INFO: 626-2820

CARMEL BUSINESS SALES, INC.

BUSINESSES

WHOLESALE Importing Co. German products.
DAIRY Products Distributor
TANNING, Toning, Cosmetics Business
MONTEREY Nursery. Corner location. $70,000.
CANNERY ROW Antiques
ORIENTAL Gift Shop. $50K/yr. net
SPECIALTY Yarn Shop
OCEAN AVE Retail Space. Approx. 3000 sq. ft.
CARMEL GIFT SHOP. Hand-crafted items
SPECIALTY Retail business. 2 outlets. Net 6 figures.
CARMEL women's apparel. Top lines!
CARMEL Art gallery. 2000 sq. ft. Great lease & location. Will consider all offers.
FLOWERS & Gifts. Great Carmel location & lease
LIQUOR LIC. Type No.47. Will consider all offers.
MONTEREY Travel Agency. 1 of top 3 in area. Gross $2M +
PG Liq. & Convenience Store

RESTAURANTS

CARMEL restaurant & bar. Patio. Gross sales $2M +. Sale includes real estate.
MONTEREY BAR. Approx. 6000 sq. ft., free standing corner bldg.
JAPANESE RESTAURANT. Shopping ctr. location $85,000.
P.G. RESTAURANT. Small day time operation.
CARMEL VALLEY. 100 + seats Patio. $110,000.
ICE CREAM SHOP. 1950's decor
CARMEL YOGURT SHOP Only 1 in town!
MONTEREY Restaurant, Small dinner hse. $450 rent.
marina Drive-In. Profitable. $75K.
CARMEL. 100 seats. Patio. Gross $600,000.

REAL ESTATE

CARMEL Comm'l Bldg. $675,000
CARMEL Oceanfront estate 14,000 sq. ft., $6.2 Mil

We have many more confidential listings. Please call or write for FREE list.
CARMEL BUSINESS SALES, INC.
Don Bowen
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Monterey County's largest list of Business Opportunities. Locally owned & operated.
408-625-5581
7th & Lincoln
P.O. Box 4335
Carmel, 93921

Phone: 624-0162

HOURS: Monday through Friday 9 a.m.-5 p.m.

Mail-a-Want-Ad-Form

Ocean and San Carlos streets
P.O. Box G-1, Carmel
624-0162

Name _____

Address _____

City _____

Phone _____

Zip _____

Heading or Classification _____ Insertion Dates _____

Deadlines: Monday 4:30 p.m.
Legals, Monday 4:30 p.m.

Save money with our multiple insertion rates!

TIMES	1	2	3	4
10 wds.	6.50	7.50	8.50	9.00
11	7.15	8.25	9.35	9.90
12	7.80	9.00	10.20	10.80
13	8.45	9.75	11.05	11.70
14	9.10	10.50	11.90	12.60
15	9.75	11.25	12.75	13.50
16	10.40	12.00	13.60	14.40
17	11.05	12.75	14.45	15.30
18	11.70	13.50	15.30	16.20
Each Additional Word	.65	.75	.85	.90

Garage Sales, Services, Personals and Wanteds payable when placed.

DEADLINES: Classified and Legals 5 p.m. Monday.

ADJUSTMENTS: We make every effort to avoid errors in advertisements. Please check your ad the first day it appears. If an error is noticed, call 624-0162 immediately to inform us and make the correction. We are not responsible for more than one incorrect insertion, or for errors that do not affect the value of the ad. Liability is limited to the cost of space occupied by the error. We cannot promise the order in which ads will appear under one heading.

All service ads, For Rent Share, Garage Sales, Personals and Wanted ads are payable when the ad is placed.

Business Opportunities

Business Opportunities

Lahaina Galleries

SALES PROFESSIONALS

Lahaina Galleries Inc. is a progressive and successful fine art sales organization representing many internationally recognized artists in seven gallery locations in Hawaii and California.

We are now interviewing for Sales Consultant positions in both states and those selected will join our team for training in November and January.

Qualified candidates will have proven accomplishments in big ticket sales, clean lifestyles and clear plans to earn over $60,000 in commissions annually.

Demonstrate skills in planning, presentation and persistence, and you will earn an interview for the most rewarding career experience of your life: placing magnificent works of fine art in the collections of wonderful people.

Please contact Mr. John Schweiner at the address below, or at **800-367-8047, ext. 108.**

Lahaina Galleries

181-C Lahainaluna Rd. Lahaina, HI 96761

Children's School

CHILD CARE — 24 hour service. Any age, in my Monterey home. Call Angie 375-9447. 10/19

For Rent

FURNISHED SHORT-TERM ROOMS & APARTMENTS weekly or monthly. No dogs. Blue Sky Lodge, Carmel Valley. 659-2256. 10/5TF

FURNISHED: Pebble Beach executive home for 2. No smokers/pets. Short-term, $950/up. 372-7425. 10/19

STORAGE SPACE for rent, garage size. $125/mo. 372-7409. 10/19

CARMEL: Luxury 1 bdr, furnished, skylights, fireplace, enclosed patio. $975/mo. 624-7505. 11/2

For Rent

CARMEL, AT 4TH & PERRY NEWBERRY — 3 bdr, 2½ bth, fireplace, garage, family room & deck. Lots of room. No pets. $1,400/mo. 649-8033 or 624-7115. 11/2

SHORT-TERM RENTALS *in C.V. Acacia Lodge. 659-2297. 11/2*

CARMEL 1 BDR COTTAGE, in-town. Dec. 10-Jan. 10. $800. Box 2155, Carmel, CA. 93921. 10/26

STEPS TO BEACH: Studio guest cottage, private entrance, fridge, TV. No kitchen. $500/lease. 624-5191. 10/26

PineCone
Property Management

PG New Home. 2 bd, 2 bt. Lg. liv rm/firepl, tiled kit, drapes, gar/hook-ups. Gardner. Avail. now **$1250**

CARMEL-BY-THE-SEA
2 bd cottage. Includes utilities. Near beach. **$800**
2 bd home/lrg liv rm/firepl. Fully furnished. **$1100**
2 bd, 2 bt unique style and setting. "The Ark" **$1200**
2 bd, 2 bt totally remodeled home with open airy kit, deck, yard, garage plus additional parking. **$1350**

PEBBLE BEACH
3 bd, 2 bt, fam rm executive home. Excellent location all appliances, gardner service. Avail. Nov. 1. **$1650**
3 bd, 3 bt, formal liv and din rm, lrg fam rm, eat-in kit, 2 car gar., gardener. Avail. Nov. 27 **$1650**

Specializing in vacation homes as well as long term leases... we offer a wide selection of well-maintained and attractive unfurnished and totally furnished homes and condos.

MARLY DAVIS **626-8163** **LOIS CARWIN**

CLASSIFIED ADVERTISING

CALL 624-0162 TO PLACE A LOW-COST WANT AD TODAY

For Rent Commercial

RETAIL USE; no key money. The Mall on San Carlos, 288 sq. ft. Call J.M. Geever 625-5755. TF

CARMEL OFFICE SPACE — Individual suites, 410-520 sq. ft. From $400-$600/mo. Suzanne R. Harrison, J. Mahoney Company. 646-1919. 10/19

OFFICE/STUDIO SPACE IN DOWNTOWN CARMEL. Available immediately. Design related support service. Rent negotiable. 100-200 sq. ft. (408) 624-1808. 10/28

CARMEL OFFICES, Ocean & Mission. Reasonable rent. 624-1292. 11/2

PRIME OFFICE SPACE FOR LEASE at mouth of C.V. Various sizes, views, underground parking. Call 625-1874. 10/19

SMALL & LARGE OFFICES
200-9,000 sq. ft.
Superb Location
Great views and
Underground Parking
at the Mouth
of Carmel Valley
625-1874

For Rent Houses

CARMEL: Ocean front, cozy 2 bedroom, 2 bath, 2 car garage. (415) 935-5950. TF

CARMEL: Camino Real & 15th. 2 bdr., 2 bth house. $1,250 plus security on years lease. Available mid-September. 624-5373. 9/21TF

CARMEL COTTAGE: 3 bdr, 2 bth, walk to town/beach. 2 patios, gardener included. $1,500/mo. 624-2289. 10/26

For Rent Commercial

Del Monte REALTY COMPANY

Professional Office Space Brand New—In Carmel

Ground floor offices in quality constructed building in prime location on 4th Avenue, between San Carlos & Mission. Architecturally well designed with courtyards & beautiful landscaping. Excellent lighting, wood-paned windows & some vaulted ceilings. Offices range from $1.40/sq. ft. to $1.75/sq. ft. Size ranges from 450 sq. ft. to 2,500 + sq. ft. Triple net lease. Owner will finish-out to specifications at $20/sq. ft. Elevator to garage with 30 on-site parking spaces.

CONTACT: GREG KRAFT
Bus: 625-0300 Res. 659-4177
Junipero Near 5th, Carmel

For Rent Houses

UPPER CARMEL VALLEY: Very special house on Gentleman's Ranch; most idyllic setting anywhere. Views of Ranch, vineyards, National Forests. 2 bedrooms, 2 baths, fireplace, washer/dryer, etc. Ideal for Artist/Writer. 9 miles passed C.V. Village. $1,000/mo., deposit & references. (415) 854-0675 or 659-0129. 10/26

For Rent Wanted

SMALL HOUSE, 2 bdr., for non-profit agency executive, 17 yr. old son and family cat. Rent up to $825/$850. Call Rosemarie, (work) 899-4673, (home) 646-8196. TF

CARMEL: SOUTH OF OCEAN— Mature, established Artist and Husband want unfurnished 2-3 bdr. house plus studio or guesthouse, by end of 1989. Call collect (805) 965-3820. 11/9

For Sale

HAND CRAFTED Peuter Civil War Chess set. $500. Call 375-7103 after 6 p.m. TF

PEARL NECKLACE: Beautiful 18 inch strand, appraised at $1,000 in 1985 current retail resale price — $625 will sell for $400 firm. 624-0162 days, 375-6496 eves. & wkends. Ask for Alice. TF

HOT TUB CLOSEOUT. Factory closeout & light blems. From $800. 8 models to choose from. 688-3243 Venus Tubz. 10/19

BRAND NEW MATTRESS AND BOX SPRINGS — $500 OBO. 624-2732. 10/26

PATEK PHILIPPE Gentleman's 18 ct. gold Bracelette watch, perfect condition. 624-1221. 11/2

FURNITURE — Dining Buffet & Hutch, mfgd by Stanley. New value 1989 — $2,000, sale price — $1,000. 633-5700. 10/19

For Rent Commercial

For Sale

HOT TUB CLOSEOUTS — $1,300. Buys a new, portable hot tub — just plug in and add water. 12 other models, some seconds. Great prices! CALL VENUS TUBZ at 688-3243. 11/2

FIREWOOD: Dry oak, pine or cypress. Full and ½ cords delivered. Stacking available. John 646-4540. 11/9

MUST SELL — 42 FT. POWER YACHET, 2 BEDROOMS, 2 BATHS, FULLY FURNISHED. (GREAT LIVE-A-BOARD). SACRIFICE PRICE — $29,000. 624-5224. 10/19

Garage Sales

CARMEL ESTATE SALE, Friday, Saturday & Sunday, October 20, 21 & 22, 9-4. Lage, old Carmel home filled with what inheritors left, some antiques, Indian baskets, clothing, linens, silver, books, iron garden furniture. porcelain, tools, appliances, collectable records from 30's on, Christmas items, kitchen & bath articles & much more. Carmelo just north of Ocean. 10/9

Giveaway

Giveaway ads placed free

FREE! Weed free manure. We will load your truck at no charge, come and get it. Rancho Laureles Equestrian Center. Carmel Valley. 659-3437. TF

Help Wanted

MASSEUSES WANTED IN SANTA CRUZ. No experience necessary, excellent income! Call for interview. (408) 459-8157. 10/19

SALES ASSOCIATES: Full & part-time positions available at Laurel Burch Galleries. Soon to open in downtown Carmel. Must be responsible, enthusiastic, experienced and familiar with Designer/Product. Send resume to: 539 Bridgeway, Sausalito, CA 94965. 11/2

BABYSITTER NEEDED, part-time, in my home for 3½ month old. Personal references, please. Call 394-5602. TF

SALES POSITION available at the Corner Cupboard Gift Shop in Carmel. Full & Part-time, including evening hours. Experience preferred. 624-7019. 10/19

HIGHLY ORGANIZED AND COMPUTER TRAINED VOLUNTEER NEEDED FOR CHARITABLE ORGANIZATION. WRITE MR. DUNN, P.O. BOX 223335, CARMEL, CA. 93922. 10/19

EARN MONEY typing at home. $30,000/year potential. Details, (1) 805-687-6000 Ext. B-1605. 11/2

EARN MONEY watching TV! $50,000 yr. income potential. Details (1) 805-687-6000 Ext. K-1605. 11/2

STAY HOME...MAKE MONEY! Assemble products and earn up to $339.84 per week. Amazing recorded message reveals details. Call 408-662-1578 Dept. M. 11/9

EARN $7.75 HR. We need assistance in evaluating and responding to daily work report submitted by our agents throughout the state. No experience necessary; Paid to complete training. Work at home. For information send self-addressed, stamped envelope, 9½ inches long to: AWGA, Dept. E, Box 161189, Atlanta, GA 30321. 10/26

Help Wanted

ATTENTION — HIRING! Government jobs — your area. $17,840-$69,485. Call 1-602-838-8885. 10/26

HOUSEKEEPER — 12 to 15 hours a week, $8.00/hr. plus monthly bonus. Highlands Inn area. 626-8500. 11/9

Instruction

SPANISH & ITALIAN by native Teachers for Students, Travelers & Business people. 394-3779. TF

PRIVATE DRAWING LESSONS: BASIC OR ADVANCED. INDIVIDUALS OR SMALL GROUPS. KATHERINE 649-1306. 11/2

YOU ARE INVITED, AT NO CHARGE — "Survival Spanish Practice." Business, traveling. Beginners 1-3. P.G. Middle School, 555 Sinex, room 37, 4:30-6 p.m. MPC Instructor, Anytime, 375-0735, 626-1520. 10/26

Music Equipment

SHERMAN CLAY SSC SINCE 1870

First in Pianos and Organs for over a century

Northridge Center
Salinas • 449-5481

Personals

CARPENTER wishes to borrow $2,000 to pay income tax. My Collaterals: Tools and a beautiful blue 1988 Toyota truck with camper shell. Can make loan payments of $200/mo. plus 10% interest or work for it. Please call 372-8078 anytime. 11/9

RECENT CARMEL RESIDENT, single lady, seeks Gentleman, 50's approximately, with similar interests. Example: San Francisco Opera season ticket holder, studio trained Ballroom/Country Western dancer. 626-0970. 10/19

Pets & Livestock

EXCEPTIONAL, GERMAN SHEPPARD PUPPIES: 10 weeks old, gentle dispositions, beautiful conformations. 2/females — $350. 2/males — $400. Sable, champagne, black, silver. 659-3327, 659-5450. 10/5

SNOWBALL NEEDS A WONDERFUL HOME: A loving Maltese, 5 lbs. petite, female, 4 years old, spayed, great lap dog and very sensitive to you. 626-2712 message. 625-3316 day. 11/2

Position Wanted

NURSE/COMPANION — Retired Nurse, long-time resident. Excellent references. 659-0283. TF

Position Wanted

MATURE EUROPEAN LADY seeks a position as a companion 3 days a week. Long-time resident in this area. Excellent references. 1-424-7047. 10/19

Property Management

PROPERTY MANAGEMENT: short-term or long-term, furnished or unfurnished. More than 30 years of managing property on the Monterey Peninsula. We treat your home as if it were our own. San Carlos Agency, Inc., Carmel. 624-3846 tf

MEMORABLE VACATIONS in Carmel-by-the-Sea

Choose from a wide range of completely furnished homes in a variety of sizes and locations: secluded, centrally located, on the beautiful South Coast, or charming Carmel. Short-and long-term vacation rentals are the specialty of the property management division of Vintage Realty. Reserve the top-quality home of your choice by calling Rosemarie Carter of Vintage Realty in Carmel at **624-2930.**

Real Estate For Sale

TELEGRAPH HILL: PIED A TERRE — Spetacular views of East Bay, downtown San Francisco. Newly renovated 2 bdr, 2 bth, decks, fireplace, parking. $775,000. Owner (415) 851-5835. 10/19

VIEWS FOREVER from this just completed, custom design, mountain top country home on 10 sunny, private acres in Sky Ranch. Multi-level home with decks galore, special master suite, over-sized garage plus more. Due to lifestyle change, owner sadly will part with this beautiful, new family home designed for peace & privacy. $348,500. 659-4165. 10/19

IDEAL FOR FIRST TIME HOME BUYERS OR INVESTOR.

Darling 2 bedroom home in a very quite area of Salinas. Cozy living room, separate dining area, cute country kitchen. Large well landscaped yard with tool shed. Asking $128,000. Help-U-Sell Broker 757-7799. OPEN HOUSE, SUNDAY 1-4. TF

Real Estate Commercial

CARMEL ART GALLERY for sale. Interested parties please write: GS Hill Galleries, 13 Old South Wharf, Nantucket, MA 02554. 9/14TF

Real Estate Lots

CARMEL: 25 acre Estate property with ocean views near Carmel Highlands Inn. $500,000. Call Mitch Wright 625-0421 or Cornish & Carey. 625-6225. 11/9

Real Estate for sale Out of Area

Near Yosemite and Bass Lake
Quality Creekside Home on 1.83 Ac.
REDUCED MARKET PRICE

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Quality to your & my satisfaction!
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Special Notices

GIZDICH APPLE RANCH — Fresh pies, apple juice, frozen berries and Antique Shop. Hwy. 1 to Watsonville, take Riverside Dr. east 3 miles, left onto Lakeview, right at Carlton to 55 Peckham Rd. Daily 9-5. 722-1056. 10/19

ATTENTION PACIFIC GROVE NATIVES: PBS Film Crew looking to interview someone on Oct. 14 with great stories about Butterfly Parades of the past (1940s & 50s). Also looking for old home movies and photos of parade from 30-50 years ago. Please Suzanne Ali, WQED Film Researcher (213) 667-1400. 10/5

SMOKIN' JIM WILL BE COOKING HIS FAMOUS BARBECUED CHICKEN and ribs at the Monterey United Methodist Church, Soledad at Pacific, Friday and Saturday, Oct. 20 and 21, from noon until 7 p.m. Take-out dinners only. Y'all come! 10/19

RENO HILTON — Deluxe Bus Tour, 2 nights, 3 days. Nov. 26-28. SLOT TREK TOURS. $86.50 per double occupancy. 624-4478 for information, Marion Fischer. 10/26

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MAUI, STUDIO CONDO: Ocean views, beach, air condition, Maid, pool, tennis, golf. 624-1361. 11/2

CARMEL HOUSE, walk to bch. and town, 2-bdrm, 2 bath. 415 461-1775. TF

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CARMEL COTTAGE — Available October 1. 1 bdr, fully equipped, fireplace, privacy. $1,500/mo. 624-1136. 10/19TF

LOVER'S POINT AREA: On the water front with panoramic view of Monterey Bay. 2 bdr, 2 bth. Pine Cone Property Mgnt. 626-8163. 10/26

CARMEL HOME, ideal, private in-town location. Walk to beach. Immaculate, 2 bdr, 2 bth, parking, fireplace, views. No pets. Available Nov. 21-Jan. $1,000/week, negotiable. 624-1221. 11/2

PALM SPRINGS Fully-furnished condo in Cathedral Canyon Country Club. 2 bdrms, 2 full baths, living room w/bar & dining area. Fully-equipped kitchen w/microwave & dishwasher. Cable TV, washer & dryer, dbl. enclosed garage w/elec. door opener. End unit location & pool. Patio w/gas BBQ. Easy walking distance to market/shop. ctr. Security gate. Winter rental: $1600 per mo. for Nov., Dec. & April; $1800 per mo. for Jan., Feb. & Mar. Call Betty (619) 324-1586. TF

Vacation Rentals

CARMEL: Walk to town. Remodeled Designer's furnished home with fireplace & brick patio, master suite, 2nd bedroom & bath, gourmet kitchen, separate Artist studio. $1,800/mo. includes utilities. 626-0741./(415) 937-5130. 11/2

Wanted

CASH FOR YOUR old golf clubs. 659-2026 before 7 p.m. TF

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WANTED: Large print books to donate to Library in remote area. Please call 624-4890. TF

FICTITIOUS BUSINESS NAME STATEMENT
File No. F891620

The following person is doing business as:
LAMAR AND BOCK REALTORS, Dolores Street, 2 SW of 7th Ave., (Box 2079), Carmel, Ca. 93921.
DONALD RUDOLPH LAMAR, 3597 Oliver Road, Carmel, Ca. 93923.
This business is conducted by an individual.
Registrant commenced to transact business under the fictitious business name or names listed above on 9/15/89
(s) Donald Rudolph Lamar
This statement was filed with the County Clerk of Monterey County on Sept. 25, 1989.
ERNEST A. MAGGINI
County Clerk
Publication Dates: Oct. 5, 12, 19, 26, 1989.
(PC1002)

FICTITIOUS BUSINESS NAME STATEMENT
File No. F891640

The following person is doing business as:
HEALTH KICK, 3415 Lazarro Drive, Carmel, Ca. 93923.
CAMERON ANN KALLER, 3410 Seventh Ave., Carmel, Ca. 93923.
RICHARD PEPE, 3415 Lazarro Drive, Carmel, Ca. 93923.
This business is conducted by a general partnership.
Registrant commenced to transact business under the fictitious business name or names listed above on Sept. 14, 1989
(s) Cameron A. Kaller
This statement was filed with the County Clerk of Monterey County on Sept. 27, 1989.
ERNEST A. MAGGINI
County Clerk
Publication Dates: Oct. 5, 12, 19, 26, 1989.
(PC1003)

FICTITIOUS BUSINESS NAME STATEMENT
File No. F-891682

The following person is doing business as:
LA FEMME, 1130 Fremont Blvd. Suite 209, Seaside, Ca. 93955.
ANTONINO G. DIMAGGIO, 1155 7 St. Monterey, Ca. 93940.
This business is conducted by an individual.
(s) Antonino G. DiMaggio
This statement was filed with the County Clerk of Monterey County on Oct. 4, 1989.
ERNEST A. MAGGINI
County Clerk
Publication Dates: Oct. 19, 26, Nov. 2, 9, 1989.
(PC1013)

STATEMENT OF WITHDRAWAL FROM PARTNERSHIP OPERATING UNDER FICTITIOUS BUSINESS NAME
File No. F5835-D5

The following person has withdrawn as a general parnter(s) from the partnership operating under the fictitious business name HOAGIES HEROS at 529 Lighthouse Ave., Monterey, Ca. 93940.
The fictitious business name referred to above was filed on 12/5/84 in Monterey County.
The full name and residence of the person withdrawing as a partner is HELEN M. KLEIN, 418-B Webster St., Monterey, Ca. 93940.
(s) Helen M. Klein
This statement was filed with the County Clerk of Monterey County on Sept. 13, 1989.
ERNEST A. MAGGINI, County Clerk

Publication Dates: Oct. 19, 26, Nov. 2, 9, 1989
(PC1012)

STATEMENT OF ABANDONMENT OF THE USE OF FICTITIOUS BUSINESS NAME
File No. F5870-22

The following persons have abandoned the use of the fictitious business name BALLOON HUT at 43 Mt. Devon Rd., Carmel, Ca. 93923.
The fictitious business name referred to above was filed in Monterey County on 5/1/85.
FREDERIC T. HARTZELL, P.O. Box 223677, Carmel, Ca. 93922.
WENDY A. HARTZELL, same.
This business was conducted by Wendy & Fred Hartzell.
(s) Wendy A. Hartzell
This statement was filed with the County Clerk of Monterey County on Oct. 3, 1989.
ERNEST A. MAGGINI, County Clerk

Publication Dates: Oct. 12, 19, 26, Nov. 2, 1989
(PC1011)

REAL ESTATE MARKETPLACE
MONTEREY PENINSULA PROPERTIES GUIDE

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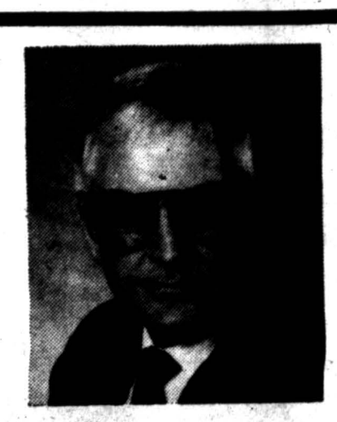

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CARMEL

JUNIPERO 4 NE OF 11TH
$575,000. Sat. & Sun. 1-4
R.E.-by-the-Sea
24681 Cabrillo $685,000.
Sun. 1-4 R.E.-by-the-Sea
25850 Mesa Dr. $1,375,000
Sun. 1-5 R.E.-by-the-Sea
12th 2 E. of Junipero $995,000
Sun. 1-4 R.E.-by-the-Sea
Vista & San Carlos $412,000
Sun. 1-4 Mitchell Group
25101 Aguajito Road $799,000
Sun. 1-4 Mitchell Group
4220 Segunda $485,000
Sun. 1:30-4:30 Fox & Carskadon
Lobos & 2nd $389,000
Sun. 1:30-4:30 Fox & Carskadon
Mission & 4th $395,000
Sat. 2-4 Coldwell Banker
24664 Pescadero $530,000
Sat. 1-4 Fox & Carskadon
26198 Mesa Place $529,000
Sun. 2-4 Del Monte Realty
San Antonio, 3 SE of Ocean $945,000
Sun. 2-4 Del Monte Realty
Guadalupe & 6th $565,000
Sun. 2-4:30 Del Monte Realty
Trail View $549,000
Sun. 1:30-4 Del Monte Realty

CARMEL KNOLLS

26065 Dougherty $525,000
Sun. 2-4 Del Monte Realty

JACKS PEAK

23835 Fairfield Place $1,150,000
Sun. 2:30-4:30 Del Monte Realty

CARMEL VALLEY

70 Via Milpitas $660,000
Sun. 1-4 Coldwell Banker
9526 Bay Court $469,000
Sat. & Sun. 1-4 Coldwell Banker
33 Lilac Lane $310,000
Sun. 2-4 Coldwell Banker
142 Laurel Drive $880,000
Sun. 2-5 Coldwell Banker
6310 Brookdale $479,000
Sun. 1-4 Del Monte Realty
290 El Caminino Rd. $565,000
Sun. 2-4 Del Monte Realty
26749 Laureles Grade Rd. $595,000
Sun. 1:30-4:30 Fox & Carskadon
25430 Via Cincindella $498,500
Sat. & Sun. 1:30-4:30 Fox & Carskadon

MARINA

3115 Flower Circle $199,000
Sun. 1-4 Coldwell Banker

MONTEREY

645 Eldorado $525,000
Sun. 2-4 Del Monte Realty
1185 Alta Mesa $499,000
Sun. 1-4 Fox & Carskadon
2 Via Chualar $349,000
Sat. & Sun. 1-4 Coldwell Banker

PACIFIC GROVE

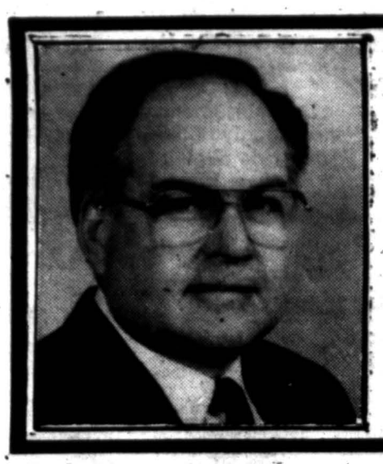
224 19th Street $235,000
Sun. 1-4 Mitchell Group

PEBBLE BEACH

Venadara (near 17 mile Dr.)
$2,500,000. Sun. 2-4 Del Monte Realty
4114 Sunridge Rd. $430,000
Sun. 2-4 Del Monte Realty
1532 Deer Path $765,000
Sun. 2-4 Del Monte Realty
3046 Strawberry Hill $359,500
Sun. 12-2 Del Monte Realty

SEASIDE

1705 Hilby $199,900
Sat. & Sun. 1-4 Coldwell Banker



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THREE BEDROOMS, TWO BATHS
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OPEN 1:00 TO 4:00
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CARMEL HIGHLANDS
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SAT. 1:00 TO 4:00
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Cute and cozy 2 bedroom, 2 bath home just a short walk to town. Completely remodeled with super kitchen and baths. High vaulted ceilings and two sun decks.

$349,000

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On Fifth near Junipero, Carmel

Towle International Realty

For Your Private Viewing...

CARMEL
25550 Rio Vista Dr.

CARMEL — Over one acre of lushly landscaped grounds magnificent 3,200 sq. ft. shingled sided, shake roofed, multi-level home with splendid ocean-views, beamed ceilings and wood walls. 3 bedrooms, 3½ baths, family room with wet bar, 3 fireplaces and rock bar-b-que in the kitchen.

Asking $635,000

Contact Herb Towle to view this incomparable property

PEBBLE BEACH
4109 Pine Meadows Way

A lovely 2-bedroom, 2½-bath contemporary home in a beautiful forest setting. This home features tile kitchen and baths, Parquet floors, den with green house window, two decks and hot tub. There is a view of the hills through and over the forest. Easy access to the Del Monte Forest, hiking and equestrian trails. Asking $375,000.

For Pebble Beach gate clearance, call 625-3500

200 Clock Tower Place, Ste. 100-D &
Garden Court Office at The Pine Inn • Carmel

FAX PHONE NO. (408) 625-2392

625-3212 625-3500

THE PEBBLE BEACH CONNECTION

Please call us to see this attractive property situated behind closed gates, midst English country gardens with terraces and colorful fruit trees. The extra large master suite has its own private deck and patio off the bedroom, bath and study. Plus, a contemporary kitchen awaits the most discriminating chef.

$799,000

AND/OR

Perhaps you would like to see this extremely handsome home with towering ceilings and windows, located steps from Cypress Pt. A beautiful home offering approximately 5,000 sq. ft. of quality construction perfect for entertaining and living in the grand manner.

$1,450,000

HAMPTON COURT PROPERTIES
7TH & SAN CARLOS, CARMEL
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FAX: (408) 624-4209

DESIGNED FOR GRACIOUS LIVING

Overlooking the Carmel Mission, this 4 bedroom, 3 bath Mediterranean home is light and spacious. The dining room with its window walls accommodates a big table for family gatherings or formal entertaining, and there is a breakfast area in the kitchen. The living room features bookcases, coved ceiling, and a beautiful fireplace. There is a panelled den with more bookcases and storage. $820,000.

"PICTURE PERFECT"

...describes this skylighted PUD featuring 2 BR, 2 BA one-level living. Convenience, condition, and location, along with a private flower-filled patio and oak shaded deck are sure to please the most discriminating buyer! An excellent value at $219,500.

THE BEST OF ALL WORLDS IN CARMEL VALLEY

Spend your days in fog-free pleasure. Enjoy an evening barbeque on the beautiful patio surrounded by dramatically lighted gardens and let gentle breezes and sounds of waterfalls lull you to sleep. Our home at the end of a cul-de-sac offers all of this and more. A big country kitchen beckons family and friends. The living room, family room and dining room are spacious and airy. Four cozy fireplaces, four bedrooms and baths — including complete separate guest quarters — even a corral and a stall for a horse or pony. It is indeed the best of all worlds. $795,000.

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PBR

PEBBLE BEACH REALTY

7th Ave. 2 NW of Lincoln, Carmel
624-5900

ESTATE SALE
OPEN SUNDAY 1 TO 4

3 bedrooms, 2 baths with some views of bay. Needs TLC. Asking $330,000.

LOWER TRAIL — CARMEL

Open the doors to a great ocean view home, professionally decorated in the Laura Ashley style. Separate children's suite with 2 bedrooms, large recreation room, one of two laundries. Beautiful main floor with atrium dining, kitchen & dinette, living room with ocean view window seat, fireplace & wet bar. Exceptional entry with stairs to open beamed upstairs master suite, walk-in closet, bath, sitting area & Point Lobos views, plus another bedroom & bath off the central hall — designed for in-home privacy as well as having a great flow for entertaining. Call Don Sheldon. $829,000.

CORRAL DE TIERRA

106 Calera Canyon Rd., Apprx. 1950 sq. ft., 3 bedrooms, 2 baths, 2.28 acres. Possible extra building site. **$350,000.**

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Office Space 72-9314 sq. ft. @ $1.00 per sq. ft. + pro-rated common area incl. all services but janitorial. Building for sale $1,800,000.

PBR

PEBBLE BEACH REALTY

7th Ave. 2 NW of Lincoln, Carmel
624-5900

QUAIL LODGE LAKE FRONTAGE

Feed the ducks from the lakeside patio of this newly constructed home located on the 15th fairway of the Golf Club at Quail Lodge. This 2850+ square foot, one level home has all of the features a discriminating buyer would expect to find! The sunken living room has an open beamed ceiling, fireplace, and French doors leading to the private patio. The gourmet kitchen features a center cook island, top of the line appliances, beautiful oak cabinetry, sunny breakfast room, hardwood floors, and opens onto a cozy family room with a second fireplace. The master suite features a third fireplace, large walk-in closet, and a bathroom with Jacuzzi tub and separate shower. The cul-de-sac location offers privacy and views galore! Take advantage of this rare opportunity to own **the last new home with lake frontage at Quail Lodge.**

$765,000

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624-0136

CLOSE TO PERFECT

AN IMMACULATE home in Monterey's Skyline Forest, one of the peninsula's finest residential areas...imaginatively designed by an architect for comfortable and stylish living. Soaring ceilings, step-down living room with dramatic fireplace, and family room with wet bar and corner fireplace. For relaxing in the sun, a deck off living, dining, family, and master bedrooms. Altogether, three comfortable bedrooms and two baths, plus hot tub. Well priced for this area at $399,000.

SOPHISTICATED LIVING

ENTERTAIN with grace and style in this handsome two-story home located on the 17-Mile Drive in the heart of the Pebble Beach estate area. Set off by a curved driveway and lush green lawn, this three-bedroom home has been recently remodeled and redecorated, but all its Old World features have been wisely left intact. In addition, there are two guest houses, one detached and the other over the garage. A handsome home! $1,850,000.

THE PERFECT WEEKENDER

WE'LL SAY IT AGAIN...the cutest house in all Pacific Grove, just made for carefree weekends on the Monterey Peninsula. Last week, we thought we had it sold, but it didn't work out. So now's your chance to acquire it for your very own! You'll fall in love with the light and cheerful living room with its dining area, the large kitchen, comfortable bedroom, and den. Call for an appointment. $235,000.

COZY CONDO

AT HACIENDA CARMEL...a compact two-bedroom unit within a short walk of the guest house and the clubhouse. Two bedrooms and two baths, along with pleasant living room and efficient kitchen. Running the length of the unit outside is a sunny patio with a storage shed. The monthly fee includes exterior maintenance, and use of amenities such as clubhouse and swimming pool. Seller will grant a $3000 credit for carpet and paint. $169,000.

PEBBLE BEACH HOMESITE

IN THE TOP area of Pebble Beach...a gently sloping homesite close to The Lodge, Beach Club, and the ocean. It's a shade under nine-tenths of an acre, and through the tall pine trees you can get a glimpse of the water. $750,000.

THE MITCHELL GROUP

CARMEL REALTY COMPANY

Realtors in Carmel Since 1913

DOLORES STREET SOUTH OF 7TH, CARMEL-BY-THE-SEA • (408) 624-6482

"SEACRADLE"

A charming ocean front home. Wonderful views of the surf & beach, Carmel Bay & Pebble Beach. Comfortable living room. Separate dining room. Cheery kitchen. Protected sunny patio. 3 bedrooms, 2 baths. $1,000,000.

CARMEL ESTATE

Classic Carmel home built around 1912. South of Ocean Avenue. Just 2 blocks to the beach with peak of the ocean view. On 4+ lots. Grand beam-ceiling living room with exotic hardwood bookcases. Spacious formal dining room. Expansive kitchen with pantry. Wet bar. Artist studio with northlite window. Five bedrooms, den, 4½ baths. Beautifully manicured grounds with lovely lawn & rose garden. Carmel stone patio & walkways. Greenhouse. 2-car garage plus carport. Large basement with storage. Offered at $1,500,000.

CARMEL ESTATE SALE

Ocean view. Spacious high beam-ceiling living room with Carmel stone fireplace. Lots of windows with southern exposure. Deck & sunny patio. Large master suite. 2 Bedrooms, 2 baths. Plus den or office which could be a 3rd bedroom. 2-Car garage. On a 6,400 Sq Ft lot. Plus a separate 6,000+ Sq Ft lot. Offered together at $650,000.

SOUTH OF OCEAN AVENUE

A charming older Colonial. On a large 11,200 sq. ft. lot. In a neighborhood of fine homes. Just 5 blocks to the Village. A well-built rambling 3 bedroom, 4 bath tri-level home. Offering privacy and casual elegance. Spacious living room with bay window overlooking an inviting swimming pool. Formal dining room with fireplace & French doors opening to a private Carmel stone patio. The den or office with fireplace & bay window could be a 4th bedroom. 2-car garage with workshop & loads of storage. Beautiful grounds with lawn & larger than life oak tree. $1,300,000.

CARMEL 2 BEDROOMS $249,000

Great starter or 2nd home. A touch of charm. Plenty of room to expand. Loads of storage. 1-car garage. Priced to sell.

CARMEL HOME W/ GUEST HOUSE

In a quiet neighborhood. A recently remodelled 2 bedroom home. Formal dining room. Hardwood floors. Tile kitchen & baths. Private deck & sunny backyard. On an over-sized lot. Separate 1 bedroom, 1 bath guest house with private patio. $495,000.

ADORABLE CARMEL HOME

South of Ocean Avenue. Just 2 blocks to town. Nestled on a corner lot. Completely remodeled. A bright & cheerful home with lots of skylites. Cozy dining room. 2 Bedrooms, 2 baths. $455,000.

CARMEL COUNTRY FRENCH CHARMER

Peak of the ocean view. Remodelled in like new condition. "Petite Fleur" is a cozy, bright & airy 2 bedroom home. Cheerful kitchen with tiled bay window. Natural light hardwood floors. Plus lower-level 1 bedroom, 1 bath guest quarters with separate entrance & deck. 1-car garage. $475,000.

CARMEL HOME

Peak of the ocean view. Living room with Carmel Stone fireplace & bay window. Cheerful kitchen with skylite & garden window. Spacious master-suite. 3 bedrooms, 3 baths. Completely rebuilt in like-new condition. $525,000.

ORIGINAL COMSTOCK GUEST HOUSE—80x100' OCEAN VIEW LOT

Beautiful ocean & Pt. Lobos views. Very close to downtown Carmel. "The Guest House," built by Hugh Comstock in 1926, is in need of restoration. Offered at $590,000.

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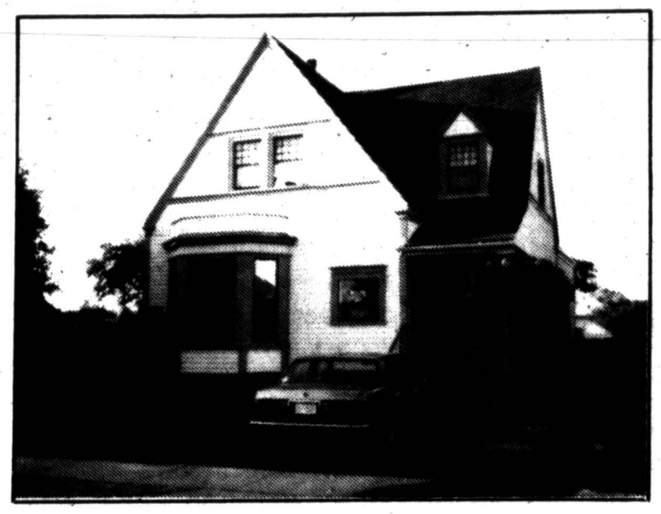

Turn back the years to 1897...and buy this 4 bedroom, 1½ bath home on a street-to-alley lot. You'll get a living room, a parlor, a big family kitchen and a workshop out back. Only $230,000.

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SEASIDE
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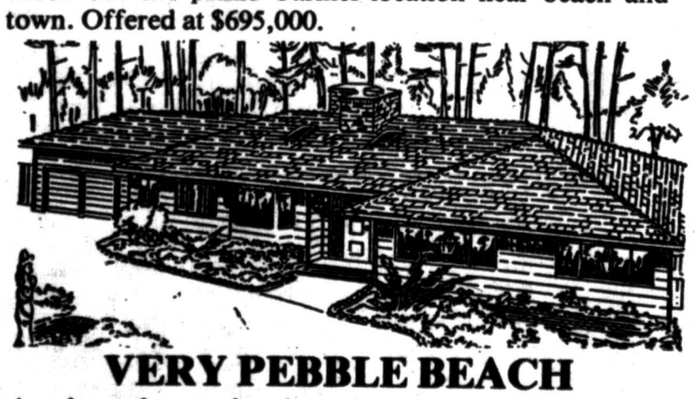
POTPOURRI PRESTIGE

**NEWLY LISTED!
CARMEL CAPTIVATING**

Be the first to see this soon-to-be spectacular, 3 bedroom, 2 bath home which includes den, window bays, open-beamed living room and all of the flair that's become a trademark of Carmel designer Gail Lehman. Preview the plans, keep an eye on the progress and check out the prime Carmel location near beach and town. Offered at $695,000.



VERY PEBBLE BEACH

An elegantly appointed spacious residence on 1/2 level acre near golf at Poppy Hills, Pebble and spyglass. From the exquisite beveled glass which flanks the terrezzo entry to the French doors onto the decked gardens, all is correct. The master suite includes huge wardrobe/exercise room, his/hers garden baths, steeping Jacuzzi tub. A huge country French kitchen of saltillo tile features window bays and skylights. A delight — ideal for casual or formal entertaining. Offered at $729,000.

**CLOSE-IN HOME + ACREAGE
A CARMEL VALLEY CLASSIC**

Two vintage homes of redwood, with beamed ceilings, and 2 smashing Carmel stone fireplaces. The main home is one great room with bath and kitchen. The semi-attached artists' studio becomes the ideal retreat, while the upstairs "crow's nest" master suite boasts views aplenty. The value of this prime property lies primarily in the level land — there's approximately 6.5 acres with mountain views and country serenity. The ideal close-in location is just 10 minutes from the mouth of Carmel Valley, with possibilities for a minor subdivision. $640,000.

HIDDEN HILLS HAVEN

An elegant 3 bedroom, 2 bath country home, with walled, Spanish-style courtyard, living/dining space with cathedral ceiling and fireplace. Unique kitchen/family room includes a complete center-island preparation and breakfast bar, floor-to-ceiling, concealed storage space, wet bar and huge decks. The master suite includes sitting room and garden bath. Offered at $419,000.

**LAND HERE!
PRIME BUILDING SITES**

Carmel Valley 2.5 level acres at Garland Park and Carmel River, with beautiful rock pond, offered at $249,000—Palo Colorado 1 acre with year-round stream at $48,000—Carmel Highlands oceanside sensation, offered at $425,000—Palo Colorado, 2-five acre parcels with magnificent ridgetop ocean views, $170,000 for both.

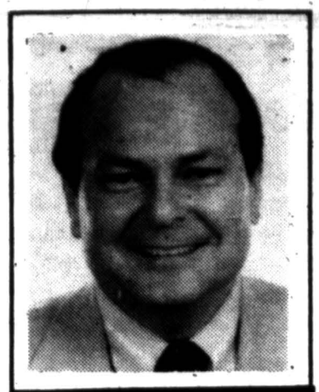
CORRAL DE TIERRA OAKS

A Pebble Beach-style home in a country, sunbelt setting! 3 bedroom, multi-leveled floor plan with a sunny central clerestory. The open-beamed living room features an arched fireplace. A spacious dining room leads to a fully-equipped center island kitchen. The large family room and deck are ideal for casual moments. The master suite is exceptional with a sunny window seat and his/hers wardrobes. A recreation patio includes hot tub, shower and wet bar. There's lots of storage space and even a downstairs office. Offered at $465,000.

Prestige Properties

Wendy & Charles Lazer, Brokers
San Carlos btwn. 7th & 8th
Carmel, Ca., 625-5300

625-5300



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NEW LISTING — AROMAS 3 bedroom, 2 bath home on just under 1/3 acre. Spacious but cozy with rock fireplace, open beams and privacy. A must see at $184,000.

CARMEL HIGHLANDS Superb construction on .6 acre just south of Carmel this 3000 sq. ft. home plus possible guest house is awaiting your fantasy $469,000.

CARMEL HIGHLANDS OCEAN VIEW Fabulous views from this contemporary 3 bedroom, 2 bath home in Carmel Highlands. $895,000.

CARMEL — WALK TO TOWN 2 bedrooms and 2.5 baths. Views of Point Lobos and completely furnished. A must see! $595,000.

COMMERCIAL MONTEREY Zoned C-2, 4 buildings, off street parking. Excellent professional use possibilities. Asking $565,000.

SPANISH STYLE VILLA CARMEL "Casa Los Pinos," Brand new, custom built with attention to detail and the finest materials. View of the Valley hills and superb floor plan. 2,400 sq. ft. includes 3 bedrooms plus 2½ baths. Offered at $399,000.

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of Monterey/Carmel
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TWO HOMES ON ONE PARCEL. Seaside, investment property, each has 2 bed, 1 bath. A great buy at $199,900.

INVESTORS: 3 homes + 1 duplex in Seaside on 3 parcels. Great possibilities. $365,000. Call for more information. Owner wants offer.

MOVE IN TODAY! Pacific Grove, quiet neighborhood, 3 bed, 1.5 bath, freshly painted. $235,000.

REDUCED FOR QUICK SALE! P.G. 3 bed, 1.5 bath. Nicely refurbished. Come See! $219,000. 373-6578.

NEW ON MARKET
UNIQUE COUNTRY HOME Prunedale. 1 acre, 3 bed, 2.5 bath. 5 years old, hardwood floors, beautifully landscaped. $350,000.

OVER AN ACRE AND CLOSE TO TOWN. Monterey 3 bed, 2 bath. Lots of room to be creative. $269,000.

FRESH AS A DAISY! Carmel Valley, 13 Southbank, 3 bed, 2 bath w/luxury featuers, hardwood, 1/3 acre. $295,000.

CARMEL — NEW LISTING. 3 bed, 2 bath. Beam ceilings in living room. Lrg. deck. Only $375,000.

NEW LISTING, Pacific Grove. 3 bed, 1.5 bath. Quiet neighborhood. Fpl in liv rm. $235,000.

NEW ON THE MARKET
GREAT BUY in the sunshine! Off Laureles Grade. Views from most rooms, 3 bed, 2 bath, pool. 1 acre. $289,000.

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ALL AMENITIES ON 1.6 ACRES

- 3 Bedrooms • 2½ Baths
- Sunken Living Room With Fireplace and Vaulted Ceiling
- Formal Dining Room With Vaulted Ceiling and Wet Bar
- Family Room With Fireplace
- Gourmet Gas Kitchen
- Four-Car Garage With Workshop and Loft
- Lennox Central Air Conditioning
- Office • Laundry Room
- Unobstructed View • Security Gates

27436 Loma Del Rey in Carmel Valley

$750,000

For Appointment Contact:
Heaven-N-Earth Realty

Louis A. Trujillo
Exclusive Agent
(415) 692-1066

SPECTACULAR SOUTHWESTERN POINT LOBOS VIEW ESTATE

This spacious 5,000 sq. ft. home was built for entertaining and features quality fixtures and superb craftsmanship throughout...

MAIN LEVEL:

The high-gated entrance leads through an arbor with pond and colorful professional landscaping. The interior of the home is all hand picked Mexican Tile and Bull-Nosed Plaster.

COLUMNED LIVINGROOM — with recessed ceiling and multi-double French doors leading to full length deck with Ocean and Point Lobos Vistas.

DINING features Wet Bar with Sub Zero Ice Maker and double French Doors and recessed ceiling.

GARDEN WINDOWED BREAKFAST ROOM allows cheerful relaxing even in the gloomiest of days.

GOURMET KITCHEN WAS DESIGNED BY Seger's Kitchen Designs includes Granite Counter Tops, Gaggenau Range top Grille and Ovens, Sub Zero Refrigerator, Salad Sink, Bunn Warmer and exclusive Imported Cabinets by Allmilmo.

LIBRARY is surrounded by Bookshelves and Custom Built drawers and bright garden window with exit to Deck.

MASTER BEDROOM SUITE and baths are of Royal Proportions over 900 sq. ft. with the following amenities; Raised Fireplace, Wet Bar, a Wall of Glass, Her Bath with Generous two headed Steam Shower, Octagonal Tub, Double Sinks and Walk in Closet. His Bath includes Stall Shower and Raised Tub.

LOWER LEVEL:

THREE CHEERFUL BEDROOMS with separate French Doors leading to Patio, Two separate Baths one with double sinks, stall shower and Tub the other with stall Shower.

LAUNDRY ROOM, Wine Closet, Convenience Kitchen Unit.

ALARM SYSTEM • BUILT-IN SPEAKERS • SPRINKLER SYSTEM • HERB GARDEN, AND MUCH MUCH MORE.

$1,375,000

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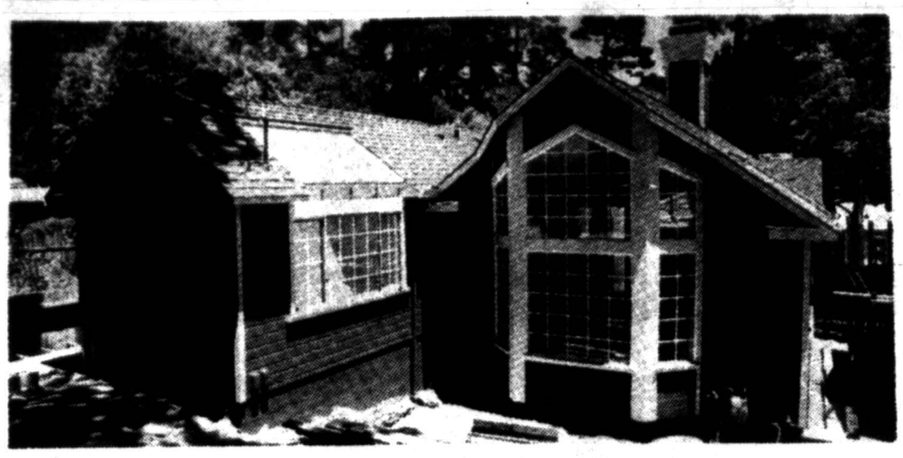
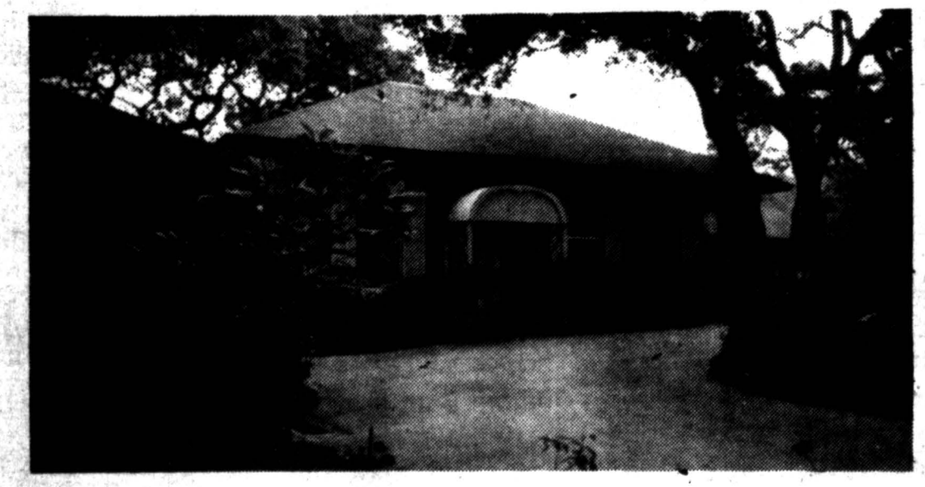


$575,000 — CARMEL, brand new, this 2 bedroom, 2½ bath charmer is located South of Ocean and walking distance to town and beach.

$685,000 — Grand and elegant Tudor-Styled estate. Private 1/3 + acre beautifully landscaped. Unique, multi-level hand-crafted design with vaulted open beamed ceilings and skylights. Massive stone fireplaces in living room and master bedroom. A very special and charming property.

$695,000 — SPECTACULAR Ocean and Point Lobos Views, from this Francis Palms designed home. On the main level 2 bedrooms, 2 baths, living room, formal dining.



$995,000 —Lovely Estate close to town on just under 1/2 acre. Nestled in an oak tree setting with mature gardens and brick patios. Special features, include — Custom oak floors, sky lights, library, office, guest quarters, art studio and much more.

Carmel

$575,000: 2 bed, 2.5 bath CARMEL CHARMER
$685,000: Elegant Tudor Styled Estate.
$695,000: Spectacular Ocean & Pt. Lobos view.
$995,000: 1/2 acre estate home.
$1,375,000: Carmel Estate.

Carmel Highlands

$197,000: Lot — Blue and white water views — Estate bldg. site.
$185,000: Lot — Ocean & Mountain views.

Carmel Valley

$345,000: 3 bed, 2 baths. Post adobe. **SOLD**
$350,000: 7.7 acres + 2 bedrooms, 2 bath home. **SOLD**
$359,000: One mile past village, sun, view, plus 3 bedrooms, 2 baths. **SOLD**
$365,000: 3 bedrooms, 3.5 baths, "Decorator's Unit" location in Carmel Valley Ranch is wonderful with hill and woods view from a lovely wood deck. Light and bright with top quality wallpaper and carpets.

Lots and Land

$395,000: Forty acres of serene pasture land just 30 minutes from Carmel.
$595,000: 80 acres of Steinbeck's Pastures of Heaven. Truly an opportunity for the equestrian or developer.

CARMEL BY BILL BATES

"Surf and sunlight and moonlight on the water and cormorants and gulls and whales and otters floating on their backs in the turquoise waters of private little coves with the fabulous flowers and succulents of the Carmel Coast...a front seat on the sea forever...Call Lois Renk, Real Estate by the Sea, 624..."

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CARMEL FAMILY HOME

Located in beautiful Rancho Rio Vista just a very short distance from Highway 1 for convenience but up near the top of the hill on a cul-de-sac for quietness and security. 4 bedrooms, 3 baths, 2 fireplaces, 1 wet bar, 1 large living room, 1 large separate dining room, 1 large family kitchen. 1 Huge workshop. 1 acre of property. Some distant ocean view. Excellent condition. Make offer. $499,000. **25570 Chiquito (off Rio Vista near the top).**

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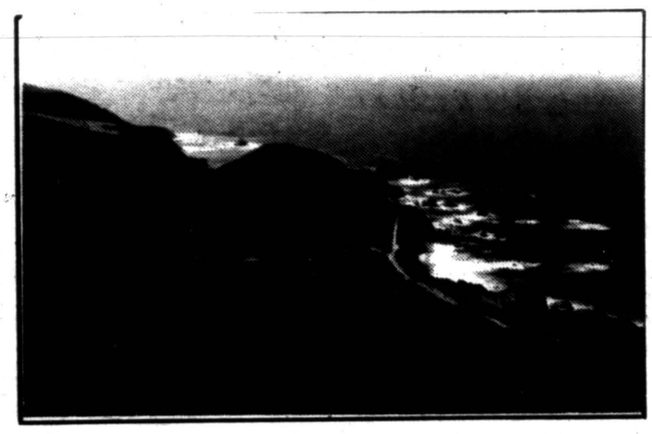
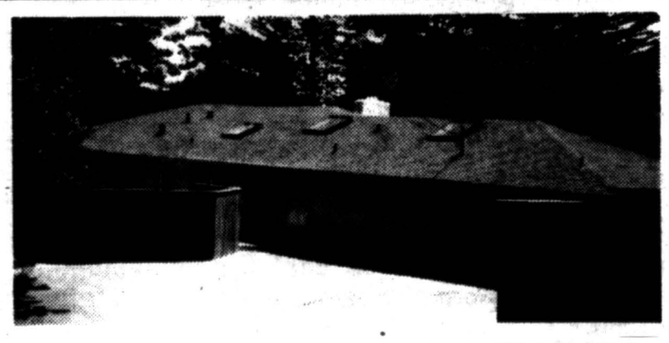


BUILD YOUR ESTATE ON 640 acres in Big Sur overlooking ocean, 20 minutes to Carmel. 10 parcels with roads and proven water. A must see. $5,000,000.

CHARM OF OLD CARMEL in a new family home, 4 bedroom, 3½ bath, separate entrance to guest quarters. South of Ocean Ave. Under construction completion October. $795,000.

MID COAST INVESTMENTS
MCI
550 Figueroa, No. E.
Monterey, CA 93940
375-0170 or 624-3675



CARMEL HILLS JEWEL

On a private fenced easy care landscaped 1/3 acre with expansion possibilities, this like new refurbished 3 bedroom, 2 bath home is 2 blocks north of Carmel High School. With deck off kitchen view to lovely patio from living room, master bedroom and dining room. House is well priced at $349,000.

CARMEL VALLEY

Very close in to Village, this 3 bedroom, 2 bath home sits on a large level lot with many bearing fruit trees. The living room has a fireplace and the dining room has a barbeque. Wonderfully convenient kitchen with many extras. Double garage. Excellent buy at $289,000.

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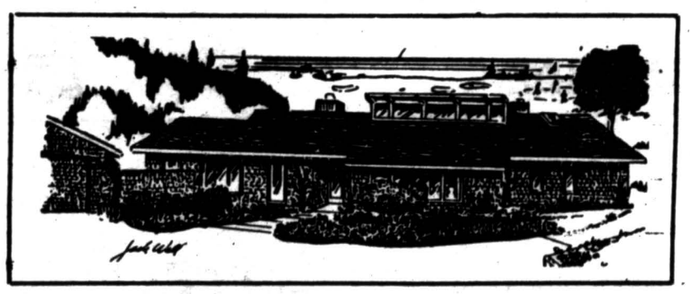
PEBBLE BEACH

Designed by Francis Palms, this exceptional home has panoramic views of Carmel Bay & Pt. Lobos plus Pt. Sur. Built with the finest quality materials, workmanship, construction and design. 10 ft. ceilings, mirrored entry hall. 3 BR/4.5 BA in the main house 1 BR/1 BA downstairs with separate entrance. Lovely gourmet kitchen, fully fenced yard, 3 furnaces, 2 hot water heaters. **Truly One of Pebble Beach's Finest Estates . . $2,400,000**

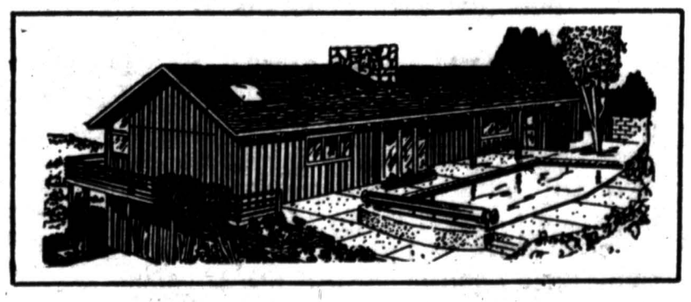
Just Listed! Estate location and designed by Francis Palms with great views of Carmel Bay, Carmel Point & Pt. Lobos. Wide decks that wrap-around three sides of home — total of 1200 sq. ft. of decking. 4 BR/4 BA, high ceilings, stunning large master suite. Spacious kitchen with wood floors, skylight and breakfast room, office on lower level, pool and much more! **$1,800,000**



On the 2nd Fairway in Pebble Beach is a lovely home which offers sweeping views of the golf course, Beach & Tennis Club, Carmel Bay and Point Lobos! Beautifully equipped and furnished and superbly maintained this 3BR/3½ BA home is your chance to **own a very special residence in a World Class Location!** $1,890,000

It Will Be New! About To Begin Construction! of this exceptional Alan Turpen design home. You will enjoy ocean views throughout the home built of impeccable quality. Amenities include gourmet kitchen, thinwall plaster, bleached-oak flooring and a sumptuous master suite. 4 BR/3½ BA. Complete plans in our office for your review $950,000

CARMEL VALLEY



Seeing Is Believing! is what you will say when you see this sunny, informal 3 BR/3 BA charmer. It's a real Carmel Valley find with a long list of features such as spectacular 180° view, solar pool, Carmel Stone fireplace, vaulted ceilings, 2 car garage, large deck, low maintenance landscaping $346,000

CARMEL

Lovely, newly remodeled home in quiet Carmel Meadows with ocean view from living room & views of Odello Ranch & Carmel Valley from the bedrooms. This 3 BR/2 BA home includes new bleached hard wood floors and wall to wall Berber carpet. **Just A Short Walk To The Beach** $445,000

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CARMEL

CARMEL FAMILY HOME **$449,500**
Best priced home in Carmel! Great views of Point Lobos. 5 BR, 3.5 BTH on quiet cul-de-sac. Near schools and shopping. A MUST SEE at ONLY $449,500. 372-4500.

HACIENDA "GEM" **$205,000**
Delightful king-size unit. Custom shutters, new carpet, drapes, private garden, new enlarged patio, bright cheerful skylights & spacious rooms. This unit is extra-special! Offered at $205,000. 625-3300.

NEW PRICE! **$530,000**
Carmel address, Pebble Beach backyard! You can't find another like it in Carmel at this price! New 2 bedroom, 2.5 bath plus den, computer room or library, light-filled kitchen with top-of-the-line appliances, hardwood floors & Berber carpets. This house says "Welcome Home"! 625-3300.

SUPER FAMILY CARMEL STARTER **$315,000**
Perfect for the young family. Three bdr, 2 baths, patios & backyard, 2-car attached garage, large living room with brick fpl, tiled kitchen & baths, Berber carpets & all at end of cul-de-sac. Owners will even paint all interior walls on their way out! Carmel schools. Bring the kids! $315,000. 625-3300.

CARMEL SO. COAST

HANDCRAFTED MONTEREY PINE HOME $589,000
Enchanting stone paths meander amongst english gardens & the afternoon sun slides gently into the Pacific as one sips hot cider on the oceanview deck. The aroma of supper wafts through the large country kitchen & logs crackle in the fpl., 3 bdr, 2 baths & a half acre of the Highlands complete the scene. 625-3300.

PEBBLE BEACH

GREAT PEBBLE BEACH CONDO **$229,500**
Attractive 2 BR, 2 BTH condo with view of city lights, the forest and bay. Fireplace and wet bar. Priced to sell! Come and see today! 372-4500.

MONTEREY

WILLING TO DO SOME "HOMEWORK"? **$325,500**
Exposed-beam, cathedral ceiling in living room with cozy fireplace. Radiates warmth for family and guests. 3 spacious BR with private bath in master BR. Well planned kitchen with dining area. Family room/play center keeps the house neat. Big windows with woodsy views. Located in New Monterey. 372-4500.

ATTENTION INVESTORS **$600,000**
Just listed prime commercial property close to Cannery Row and the Monterey Bay Aquarium. Approximately 3,600 sq. ft. with projected gross income of $37,000. Call for details. 372-4500.

VINTAGE SPANISH HOME **$349,000**
This home is located in Old Monterey, Monte Regio area. Walking distance to park, schools & downtown. Featured are 3 bdr; one with a peak of the bay & 2 baths. Formal dining room has French doors leading to a tile-floored sunroom. If more room is desired, approved plans are avail. 625-3300.

PACIFIC GROVE

BEACH COTTAGE **$269,000**
Older home just steps from the ocean waiting for you to remodel. Two bedrooms, 2 baths, studio with hardwood floors. Ideal beach cottage. 625-3300.

SEASIDE

COMPLETE REMODEL! **$139,500**
Quality material & workmanship have been used in this newly remodeled home. Ceramic tile graces the floors in the bath, kitchen, dining & entry areas. This lovely 2 bdr. home should not be overlooked. Call for an appointment today!! 625-3300.

INVESTOR'S DREAM! **$575,000**
Beautiful, new 7 unit complex featuring 4 two bdr. and 3 one bdr. apt. with 7 covered & 4 uncovered parking spaces & coin-op laundry. Located in fast growing and appreciating area. Excellent location for working parents across from child care center & close to shopping. Assumable loan. 625-3300.

NEW ON THE MARKET **$114,500**
Just listed perfect 2 BR family home in move in condition. Living room has a cozy fireplace and open beam ceilings. This comfortable home has a nice open floor plan. Call for details. 372-4500.

JUST REDUCED IN LAGUNA SECA! **$459,000**
Striking contemporary 3 BR, 2 BTH home on nearly 3 sunny acres in exclusive Laguna Seca Estates No. II. Light and airy, this home features a formal DR with indoor fountain, cathedral ceilings, kitchen and family room combination, 2 FP. Seren private setting. Priced well below neighboring properties. REDUCED. 372-4500.

CARMEL VALLEY

JUST REDUCED! A GREAT BUY IN MIRAMONTE! **$635,000**
Custom Monterey Colonial on 3 acres in the exclusive Miramonte section of Carmel Valley. Recently renovate, this 3 BR, 2.5 BTH beauty has views, oaks and privacy. Gourmet kitchen, open-beamed ceilings, impressive fireplace, enclosed brick courtyard. Zoned for horses, granny unit. 372-4500.

127 ACRES OF PRIME PROPERTY **$975,000**
Upper Carmel Valley. Rolling terrain, hundreds of oak trees. Security gate, one-half mile of Cachagua Road frontage plus seasonal stream. Electricity, phone, up to 12 water hook-ups to Asoleado Mutual Water Company. Many potential uses including vineyard, horse ranch, getaway or an estate. 372-4500.

HILLS OF HEAVEN **$389,000**
If you enjoy privacy, this 3 bdr, 2.5 bath home with family room & formal dining room is waiting for you on 10 acres. Look out your window to view the scenery of twisted oaks dotting the golden hillside. Along with all this, your land will accommodate a guest house and corrals. 625-3300.

OPPORTUNITY KNOCKS! **$880,000**
Dramatic, unique, prestigious, quality, privacy, security, views + size (7600 sq. ft.)! You owe it to yourself to view this estate. Amenities include formal dining, family room w/copper-clad bar & gas BBQ/fpl, indoor swimming pool, 5 bdr, 4.5 baths on 1.6 fenced acres. Assum. loan. Owners will consider trades. 625-3300.

300 ACRES! **$1.2 MILLION**
Ultimate country setting with wonderful oaks & hills. Panoramic views — even of Monterey Bay in the distance! Adjacent to Los Padre Nat'l Forest & currently zoned for 10 acre ranchettes. Just past Jamesburg, only 18 miles past Carmel Village. Future development or magnificent ranch estate. 625-3300.

"GREAT LOCATION NEAR QUAIL LODGE **$575,000**
2 minutes from town & beaches. Just beyond the fog where the sun is bright and the air is warm. Immaculate, contemporary 3 bdr, 2.5 bath, family room, office, private decks & hot tub off master bdr. Recently upgraded on one acre of fenced privacy. 625-3300.

CARMEL
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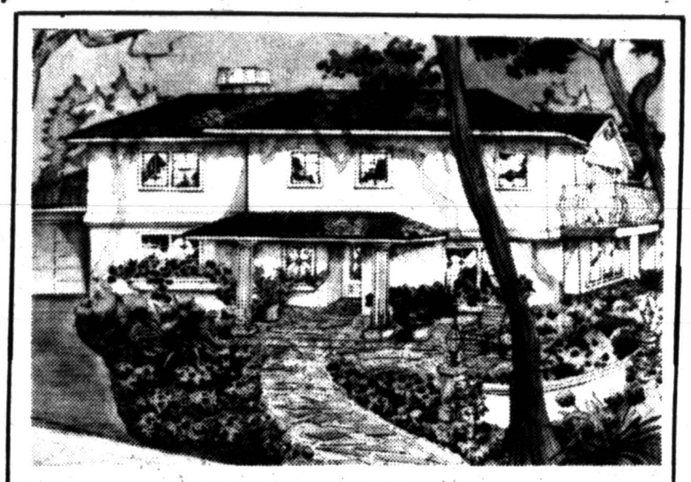
CARMEL



NEW ON THE MARKET! A marvelous Mediterranean-style home on an ideal corner lot overlooking the Kinnoull estate & within walking distance to town. Due for mid-November completion, outstanding features of this custom-built home include a step-down living room warmed by a fireplace and the focal point for easy entertaining — a family room, with bookcases & fireplace, opening to the gourmet kitchen with center island. Upstairs are the 3 berdooms & 2 baths — including the master suite with private balcony. With Mexican tile floors, lots of detail work and French doors, this new home offers total charm. $749,000. 625-0300.

NEW ON THE MARKET! This marvelous 3 bedroom, 2 bath unique adobe home is nestled on a totally private oversized lot offering a fabulous view of the distant mountains. The beautifully tiled sunny courtyard with its charming fountain is surrounded by mature oaks and gardens. The main house is completely remodeled with a patio off the master bedroom suite to add to the total charm. You can stay cozy with 2 fireplaces, one in the spacious living room and one in the master bedroom. There is even a separate guest house with its own patio. $525,000. 625-4111.

JUST LISTED! Behind a white picket fence and manicured lawn you'll find this beautiful, newly remodeled home with its brick walkway entry. Gleaming hardwood floors & Mexican tile floors greet you while large picture windows make this home light & airy. You'll enjoy the open-beamed ceiling living room with its raised-hearth fireplace & French doors opening onto a brick patio and rear yard with lawn area & high hedges. Mexican tile provides the flooring for the dining area and darling open kitchen with the latest in appliances. There is a marble-faced fireplace in the master suite, a second bedroom and a total of 2½ baths. Plus sun deck and 2-car garage. $529,000. 625-0300.

PANORAMIC OCEAN VIEWS! A rare opportunity to purchase a beautifully decorated Carmel Point home capturing unparalleled views of Carmel Bay, Point Lobos & the Pacific Ocean beyond. In beautiful condition, on a street-to-street double lot, this 4 bedroom, 4½ bath home has an oceanside entry and a brick terrace courtyard entry with see-thru views to the water. Outstanding features include floor-to-ceiling windows, spacious living room with stone-fireplace enhanced by shell fossils, step-up formal dining room and a family room with wet-bar & access to a 2nd garden terrace. Newly-remodeled gourmet kitchen. Upstairs are 2 ocean-view bedrooms — one with fireplace. Two-car garage. $2,500,000. 625-4111.

MONTEREY

GORGEOUS BAY VIEWS! Capturing lovely views of Monterey Bay and city lights from the living areas and the large, tiled balconies, a stunning residence with empire-classic exterior of 3-color coat stucco. With a classic contemporary interior, there are high-ceilings throughout, 2 handsome marble fireplaces, 3 bedrooms ? 2½ baths with Italian marble countertops. An open floor plan and spacious living room make this home ideal for entertaining. There is a dream kitchen with granite counters & center island and a formal dining room with sparkling Austrian-crystal chandelier. Permit for guest quarters and room for guest house! $750,000. 625-0300.

NEW ON THE MARKET! In desirable "Alta Mesa" area offering approximately 4000 sq. ft. of privacy on 1/3 of an acre. A mirrored entry sets the sophisticated design of the living & dining rooms. Crown molding of contrasting color wraps these rooms, and huge windows capture views of mature oak treetops. Built-in cabinets with marble countertop fill an entire wall with matching shelves above. A brass wet bar graces the built-in cabinets. Floor-to-ceiling fireplace is exquisite with perfectly matched marble design. Although the potential 5 bedrooms & 2½ baths would easily accommodate a family, the flexible floor plan is perfect for the smaller family needing space for offices, hobbies or guest quarters. $525,000. 625-4111.

CARMEL HIGHLANDS

JUST LISTED! Absolutely charming, a romantic, vintage Mediterranean home well situated on almost 4 acres of prime property. Light and airy, this wonderful home offers both privacy & seclusion, yet is close to Highlands Inn and minutes from Carmel. Enhanced by hardwood floors and beautiful paned windows, it has been impeccably maintained. Outstanding features include filtered ocean views from the second floor, spacious living room with fireplace, darling breakfast area off the kitchen, a formal dining room, library and a large sitting room off the master bedroom with fireplace. Plus brick courtyards, balcony and an ambiance that is difficult to match. $950,000. 655-0300.

NEAR HIGHLANDS INN! Hidden away among secret gardens & Carmel stone paths, fairytale post-adobe cottages of great charm & warmth on an ocean-view site of approximately 1.6 acres in Carmel Highlands. The main house has a spacious living room with stone fireplace, formal dining room off the ample kitchen & large master suite. Sea-view guest quarters are warmed by a stone fireplace in living area & includes a bedroom area, bath and full kitchenette. Both cottages are enhanced by paned windows and tile & plank floors. Key to private beach. $1,250,000. 625-4111.

PEBBLE BEACH

COUNTRY CLUB CHARM! In an excellent location, this attractive 3 bedroom, 2 bath home is loaded with charm with its shuttered windows, planter boxes and a comfortable floor plan. There is a large living room warmed by a brick fireplace, a breakfast area off the kitchen with built-in BBQ, formal dining and huge sundeck in the backyard. Circular drive and low maintenance grounds. $359,500. 647-7494.

FOREST VIEW HOME! Open beam ceilings in the living room accentuate this better-than-new contemporary. From the 3-car garage with room for workshop to the patio off the family room, there are spaces for every need. The living room is light and spacious and offers lovely forest views from its oversized windows. There are 3 bedrooms & 2 baths on the main level and a bonus bedroom/den & bath on the separate-entry lower level. The kitchen has an eat-in area with fireplace & there is a formal dining area as well. $489,000. 625-4111.

GREAT FAIRWAY VIEWS! On a quiet cul-de-sac in a lovely setting off the first hole of MPCC golf course is this Pebble Beach home in perfect condition. Main features of this spacious & gracious home are a fireplace in the living room, formal dining room, 3 bedrooms & 2 baths, with hardwood floors throughout the first level. Two-car garage & low maintenance grounds. Within walking distance to MPCC & only a few minutes drive to Spanish Bay resort complex. $498,000. 625-4111.

GRACIOUS ESTATE LIVING! Quality workmanship throughout the wonderful floor plan ideal for living & entertaining with terraces, decks and landscaped grounds. There are 3 fireplaces — in the living room, garden-view family room, and in the master suite with its large dressing rooms and French doors to private terrace. Formal dining room off gourmet kitchen with bay windowed breakfast area. Porte cochere leads to private guest quarters and there is a cozy library, 2 other bedrooms & total of 4½ baths. Security system, storage galore & 3-car garage. $1,695,000. 625-0300.

OCEAN VIEW ESTATE! Just listed! Above The Lodge on 17-Mile Drive is "Cotswold," a remarkable stone residence offering gorgeous views of the ocean, Pescadero Point and Point Lobos. Situated on a landscaped 1½+ acres, beautifully appointed, this home includes such amenities as hardwood and tile floors, large library, 4 fireplaces and a completely enclosed patio — ideal for entertaining for all hours of the day. There are 4 bedrooms, 4½ baths, guest suite with spacious sitting room and 4 fireplaces. Additional features include a redwood attic, wine cellar, 4 new furnaces, 2 electric gates and a generator. $2,900,000. 625-4111.

CARMEL	CARMEL	MONTEREY	PEBBLE BEACH	PEBBLE BEACH
(408) 625-0300	(408) 624-0300	(408) 655-0300	(408) 625-4111	(408) 647-7494
Junipero near Fifth	Ocean near Lincoln	666 Camino Aguajito	The Lodge at Pebble Beach	The Inn at Spanish Bay

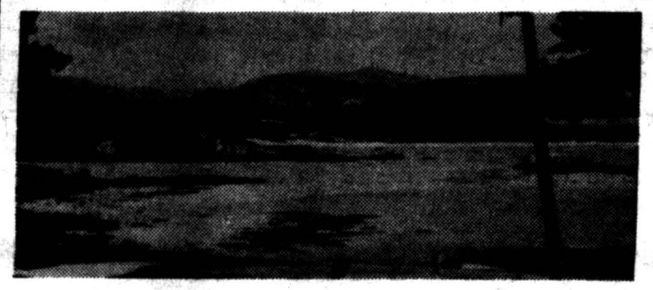
CARMEL VALLEY

OUTSTANDING FLOOR PLAN in this completely renovated spacious family home. Quality and attention to detail in this 4 bedroom, 3 bath residence is evident in the new kitchen and baths. Open beam ceilings, bleached hardwood floors and cabinetry. $498,500.

UNUSUAL SPANISH CONTEMPORARY HOME opening onto ten acres of greenbelt above Carmel Valley Village. Open and airy spacious rooms with cathedral ceilings. Three bedroom, 2 bath and family room with one bedroom detached, making a perfect studio. $323,000.

NEW LISTING! Plush and spacious 2 bedroom, 2 bath condo with golf course views. Lovely master bedroom and open ceilings. $395,000.

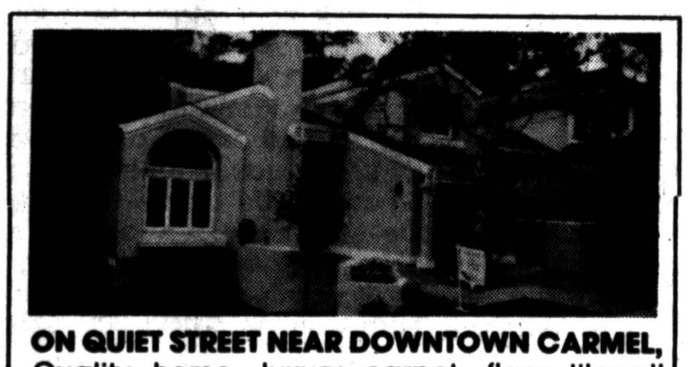
PEBBLE BEACH



ENJOY ROMANTIC SUNSETS BY THE FAMED LONE CYPRESS TREE. Main house has 3 bedrooms, 3 baths, formal and casual dining, executive office, spa, wine cellar, music room, 3-car garage and separate guest house. $1,750,000.

SURROUNDED BY MILLION DOLLAR ESTATES, and quality living in the prestigious guarded community of Pebble Beach. This ranch-style home occupies a large wooded lot. Completely fenced and gated. Three bedroom, 3 bath with open beam ceilings throughout, expansive windows, oriental garden and view of Point Lobos. $699,000.

CARMEL



ON QUIET STREET NEAR DOWNTOWN CARMEL, Quality home, luxury carpet, floor tiles-all nuetral tones, 3 full tiled baths. Oak woodwork, Jenn-Aire and fully equipped kitchen. Fireplace, family and guest room open to large private deck. Weekend retreat or full-time home. $589,000.

PERFECT CARMEL WEEKENDER, HIDE-AWAY! Tree studded lot with 1 bedroom, 1 bath, fireplace, skylights, fully equipped kitchen. Serenity and privacy. $359,000.

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NOW IS THE PERFECT TIME FOR THAT PREFERRED INVESTMENT location and protective conditions; leveraged financing and affordable terms; green golf course vistas and blue "fog-free" skies — security and amenities of the exclusive Carmel Valley Ranch can now be available for you! Surrounded by 1,700 acres of majestic natural beauty, the remaining lots are perhaps the finest values in Carmel Valley today. $130,000 to $450,000.

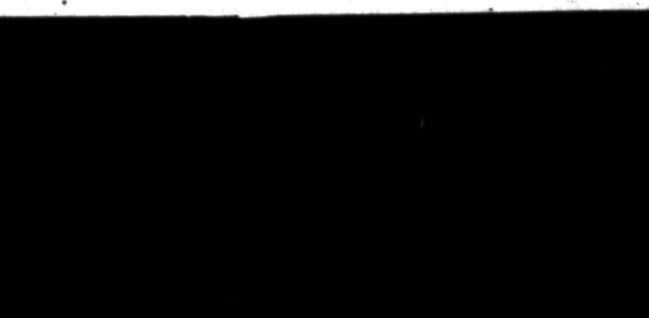
EXTRAORDINARY ARCHITECTURAL HOME ON 14 ACRES. Private estate, where the views are endless. Architect Will Brudes of Arizona has designed a modern-day 'pueblo.' Artistic angles, beautiful straight grained woods, copper-hooded fireplaces make strong architectural statements throughout this home. Wine cellar and amenities complete the outdoor party area. $1,100,000.

VERY PRIVATE CONDOMINIUM WITH UNOBSTRUCTED OCEAN VIEWS along with the unique security and privacy of Pebble Beach. This 2 bedroom, 2 bath with den has excellent rental potential. A perfect investment as a weekender or rental unit. $250,000.

MAGNIFICENT VIEWS OF THE OCEAN, MOUNTAINS AND FOREST. Pebble Beach residence with cathedral ceilings, blond parquet floors, tiled fireplace and wraparound decks. Master suite is on the main level with dressing room anbath. Lower level offers library-family room, 2 guest bedrooms, study and bath. Studio guest quarters with separate entrance. Security system. $545,000.

A REFLECTIVE PLACE, PROVIDING SPECTACULAR VISTAS of the ocean, sunsets with unhurried walks to Carmel. This contemporary 3 bedroom residence has 3,100 sq. ft. with attention to energy efficiency in clerestory windows, solar panels and skylights. Security system and a separate office suite. Low maintenance landscaping on over 3/4 acres. $1,650,000.

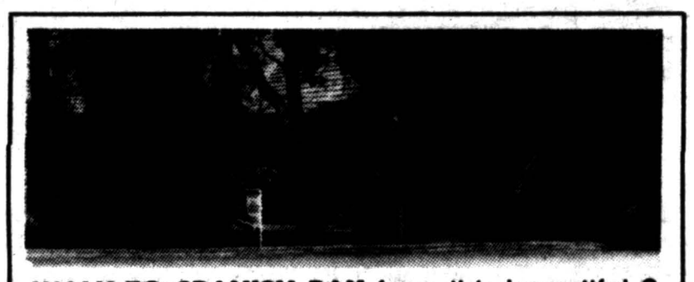
VIEWS OF CARMEL HILLS FROM THIS BRIGHT AND AIRY HOME with 3 bedrooms, 2 baths. Thoroughly remodeled — new bathrooms and kitchen. Floor to ceiling fireplace, hardwood floors, tile and brass in the bathrooms. Oversized deck with views. $295,000.



ORIGINAL OWNERS. This impeccably maintained home located in an ideal Mid-Valley location is in pristine condition. Three bedrooms and 2 baths, large kitchen, dining and large family room. Bright and sunny with lovely views, beautiful lawn/automatic sprinkler systems. $449,000.

UNDER CONSTRUCTION IN THE EXCLUSIVE MIRAMONTE AREA. mediterranean style quality home with incredible valley vistas, including views of Garland Park and Los Padres National Forest. Over 1,000 sq. ft. of decking and two fireplaces. $645,000.

EXTENSIVE PATIO'S ORIENTED AROUND A GORGEOUS VIEW OF CARMEL VALLEY with your own private sunning. A gracious floor plan with large rooms offer the ultimate in entertaining. Three bedroom, 2 bath, extensive patio, swimming pool, swimming pool, indoor BBQ, sauna and Jacuzzi. $550,000.



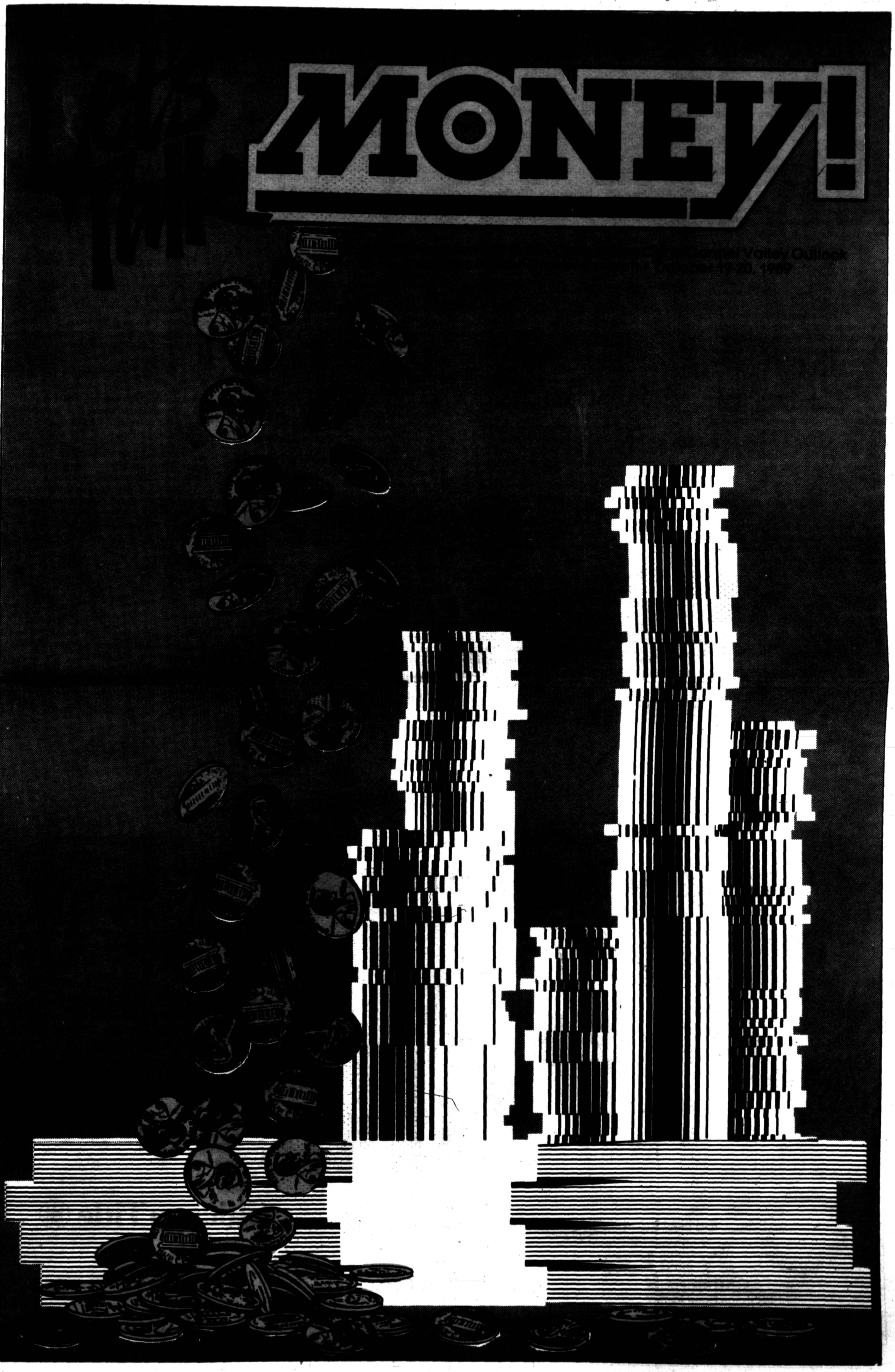
WALK TO SPANISH BAY from this beautiful 2-story home. Four bedrooms, 3 baths, spacious areas for family living include fireplace, laundry, security, ample storage throughout. Separate full unit to accommodate guests, or creat office/den area with private entrance. Master suite has great dressing room. Patio and decks, 2-car garage with easy care landscaping. $535,000.

LOCATED IN AN EXCELLENT LOCATION, SUNRIDGE PINES AND PARK-LIKE SETTING creates a beautiful alternative to townhouse living. Plenty of room for expansion in this one-level floor plan. Cathedral ceilings, family room, 3 bedroom, 3 baths. Low maintenance gardening and convenient to Hwy. 1 Gate. $435,000.

NEWLY UPDATED, YET RETAINS FEELING OF YESTER-YEAR! This home is an ideal second residence with 2 bedrooms, 1 bath. Private patio areas, detached 2 car garage. Low maintenance landscaping, sprinkler system. $389,000.

MONEY!

Tunnel Valley Outlook
[illegible] 10-20, 1989



Equity sharing makes home ownership more affordable

By DAVID LELAND

AS HOUSING prices continue to rise, forcing up to 90 percent of potential homebuyers in the Bay Area out of the housing market, the idea of equity sharing has emerged as a blessing for both potential residents and investors.

Equity sharing is nothing new; for many years parents have helped their children come up with the down payment for a home and/or have co-signed their loan. But it is only in recent years, however, especially with the advent of the 1986 tax reform, that investors have stepped into the equity-sharing arena.

"Sharing of equities is not a new concept, it's just a good idea that has undergone numerous transitions over the past several years," says Don Schwartz, owner and broker of Capitola-based Schwartz & Associates. "Most buyers, sellers, investors and even real estate professionals are still unaware of this powerful marketing tool."

Schwartz is also president of Equity-Sharing Inc., a Florida-based corporation specializing in educational seminars and consulting in equity actions.

In equity sharing, the person living in the home is called the "resident," while the "investor" puts up the majority of the initial funding.

"Owning a home represents the cornerstone of the 'American Dream,' " says Schwartz. "Unfortunately, because of rising property values, inflationary cycles, lagging incomes and fluctuating interest rates, a significant number of American buyers have found that purchasing their first home has become a major hurdle."

Don Schwartz & Associates has handled 15 equity share transactions during the past 12 months, according to Alan Giardina, realtor associate, who specializes in equity shares.

Typically, a prospective homeowner must produce 20 percent of the purchase price in order to qualify for a loan from a lending institution.

For example, on a $250,000 home, a prospective buyer would have to have $50,000 in cash, which is often an impossibility.

What this means to real estate agencies is an increasing number of prospective clients who are unable to meet strict loan criteria.

Schwartz says that as many as 50 percent of his office's transactions fall apart during escrow.

Under an equity share agreement, however, Schwartz says the resident need only have about 7 percent of the down payment, or $15,000 toward the purchase of a $250,000 home.

It should be noted that major lending institutions, such as Great Western Bank, actively invite equity-share transactions.

Through an interview process, the resident is matched with an investor who has the necessesary amount of cash, in this case $35,000, and the deal is struck.

The arrangement, usually negotiated for a period of three to five years, allows the resident to buy now, receive tax benefits and rights of ownership, choice of location and a hedge against inflation — all for a limited investment.

The resident may also set up flexible payments. Many times the investor will form a trust account, which funnels an agreed-upon amount into the mortgage payment each month.

Typically the amount of money channeled out of the trust diminishes during the life of the contract, as the resident pays more of the mortgage as his earning power increases.

•

AND WHILE the resident finds himself now able to afford a home, an investor often is able to make a substantial return on his investment, while enjoying further tax benefits.

Schwartz says that an annual 25-percent, or more, return on an investment is not uncommon. That is assuming, conservatively, that a home appreciates at the rate of 10 percent a year.

Since 1933 the Dow Jones has risen at the average rate of 5 percent a year, according to a study by the *Wall Street Journal*. The same study indicated that home values increased 13 percent annually.

But there is more in store for the investor than looking toward the end of the equity share contract for a payoff. Under current tax laws, he may actually be able to declare a passive loss on his taxes.

Before the 1986 tax reform investors often sought-out properties that were losing money. They could then write that loss off of their personal income — no more.

But there is a way to show a passive loss with equity share. Tax laws dictate that a person must own 10 percent of the property, must not be a corporation and must operate the property in some administrative capacity — all that becomes possible with an equity-share arrangement.

The latter is accomplished by the bank merely sending the investor detailed reports on the status of the contract.

In addition to entering into a tenant-in-common agreement, the investor can also form a separate rental property agreement with the resident. That enables the resident's mortgage payments to also be considered as rental payments.

Also, losses not claimed at the end of the year can be carried over to the following tax year.

"With some good tax planning you can accumulate a massive tax write-off when come you out of the contract," says Schwartz.

Other advantages to the investor include:

• Being immune to zoning problems, such as rent control. That occurs because the investor is a co-owner of the property and not a landlord.

• No management problems. With the resident having a vested interest in the property and being a co-tenant, there is little to worry about in the way of late rent or poor care of the property.

Capital improvements $250 or less are paid for by the resident. Repairs over that amount are negotiatied by the two parties.

• There is no negative cash flow. At the beginning of the contract, it is decided what the investor's obligation will be.

• Diversification. Many times investors will need to come up with a great deal of money in order to purchase a property. With equity sharing, $30,000 or less is typically needed — that enables the investor to possibly acquire additional properties.

•

IT SHOULD be noted that, while the investor and resident own the home jointly, they are not partners. In other words, neither is responsible for the other's debts.

Also, during the life of the contract, the percentage each party is vested may change.

For example, if an investor puts down $30,000 of a $40,000 down payment, he will be vested 75 percent. But as the resident makes his monthly mortgage payments, that amount will change.

Taking that arrangement further, after five years an investor may then own 60 percent of the property, with the resident vested at 40 percent.

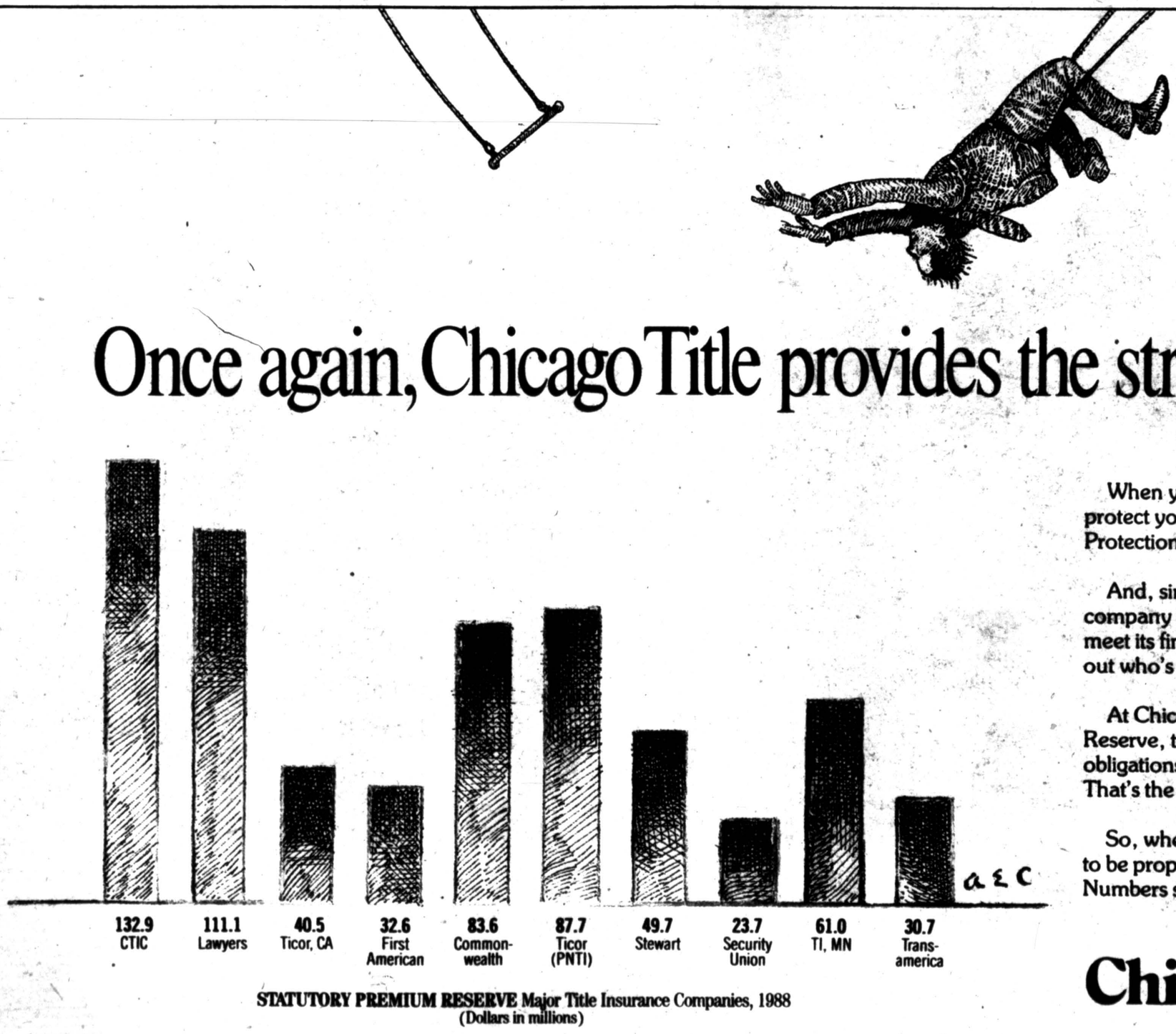
After completion of the contract, debts are paid and net proceeds are then divided using those percentages.

It should be noted that the resident may negate the agreement at any time by giving 90 days notice, while the investor must honor the agreed-upon timeframe of the contract.

The reasoning is that an investor can relocate and not affect the contract, while the homeowner must occupy the house to reap the benefits.

Unless otherwise arranged, the resident may not sublet the house.

For further information call Alan Giardina, a real estate agent with Don Schwartz & Associates at 476-5454.



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Premiere performance at Sumitomo Bank

FINDLEY REPORTS, a respected evaluator of the banking industry, has selected only Sumitomo Bank of California among the major San Francisco-based banks for the publication's "premier performance" list of 1988, according to Lynda Avey, vice president and manager of the bank's Monterey office.

The lone other Top 10 financial institution in the state to earn this highest rating was City National Bank, which is headquartered in Beverly Hills.

"In our uncertain times of struggling banks and S & L's, it's nice for the customer to have a bank that is strong," says Avey.

Avey has served at the same location for 23 years, where Bank of Sumitomo formerly housed Bank of California before being acquired in 1977.

Several of her co-employees have also served at the bank for more than a decade.

"We have a lot of longevity at our bank — that's really nice," she says. "At our Monterey office we try to give old-fashioned service."

Findley's ratings look beyond the bottom line to judge banks on strict criteria that examine asset growth, loan loss control, return on stock-holder equity and increase in operating profits.

Sumitomo Bank of California is located at 439 Alvarado St. in downtown Monterey. Phone 373-4971.

MONTEREY FEDERAL Auto Advisor Al DeLaRosa (right) presents the key to a new Jeep Cherokee purchased through the AUTOFACTS (TM) PLUS program, to an MFCU member.

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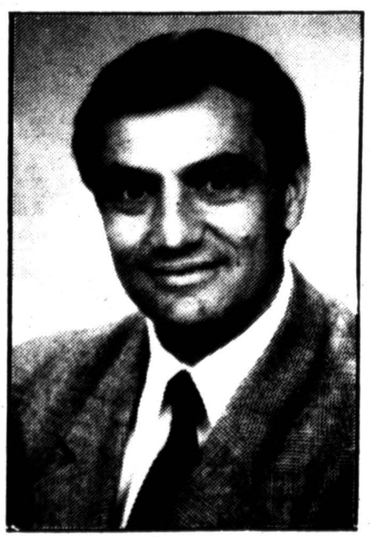

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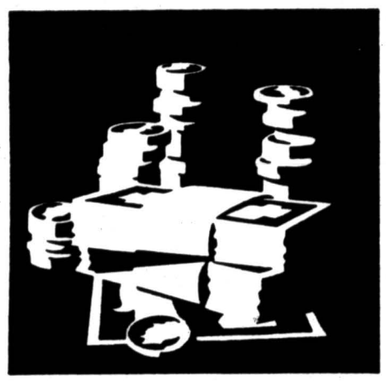

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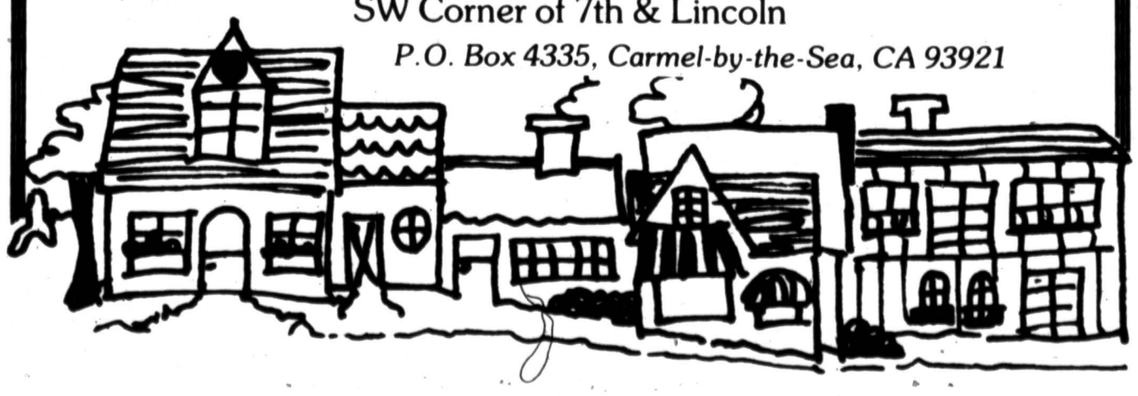


City of Carmel's rigid regulations frustrate lone business broker

By DAVID LELAND

OPERATING THE only retail business dealership in town can present a double-edged sword — just ask Don Bowen.

"It's the only business market I have ever seen where it is practically a closed market in that the city doesn't allow any more businesses here," says Bowen, owner of Carmel Business Sales, Inc. "It's a rare situation of controlled competition that you won't find anywhere."

And while City of Carmel-by-the-Sea regulations may assist Bowen in brokering a scarce commodity, during the past eight years of operation that same idea has come back to haunt him.

Specifically, Bowen has grown tired of the city's position of limiting the type of uses a concern may have. That, he says, is making it increasingly difficult to market his ever-increasing list of available businesses.

As an example, Bowen points to the recent case involving Robert Rubenstein, owner of J.R. Grosvenor Ltd., at the corner of Seventh Avenue and Mission Street.

It seems that Rubenstein's use permit allows for sale of 90 percent clothing and 10 percent accessories. During the past five years, Rubenstein has shifted his emphasis from clothing, which he says is not selling in Carmel, to Italian artwork.

Citing the zoning code, which forbids art galleries in that part of the city, the city recently ordered Rubenstein to cease selling his paintings and resume the percentages contained in his use permit.

"The city just closed us up unless we go back to what was not selling," complains Rubenstein. "There's no market for clothing; I'm going bankrupt."

While Rubenstein says he plans to sell J.R. Grosvenor Ltd. and pursue the wholesale side of the business, Bowen must attempt to sell the concern, while revealing the stipulations of the use permit to the potential buyer.

Couple the strict limitations placed on businesses with permit fees that can be seven times as much as other cities, and Bowen says he has a problem.

"A lot of people come in, but once they realize what they have to do and how long the process takes, they withdraw their interest," says Bowen, referring to his offices at Seventh Avenue and Lincoln Street.

Bowen says the first thing that should happen is for the city to revise a 1984 zoning map, which limits the central commercial district strictly to Ocean Avenue.

On the south side of Ocean Avenue, the central commercial area should run up to Seventh Avenue, with service commercial beginning at that point.

The city maintains that current zoning laws are in effect to protect the residential areas from proliferation of commercial enterprise and to encourage resident-serving business.

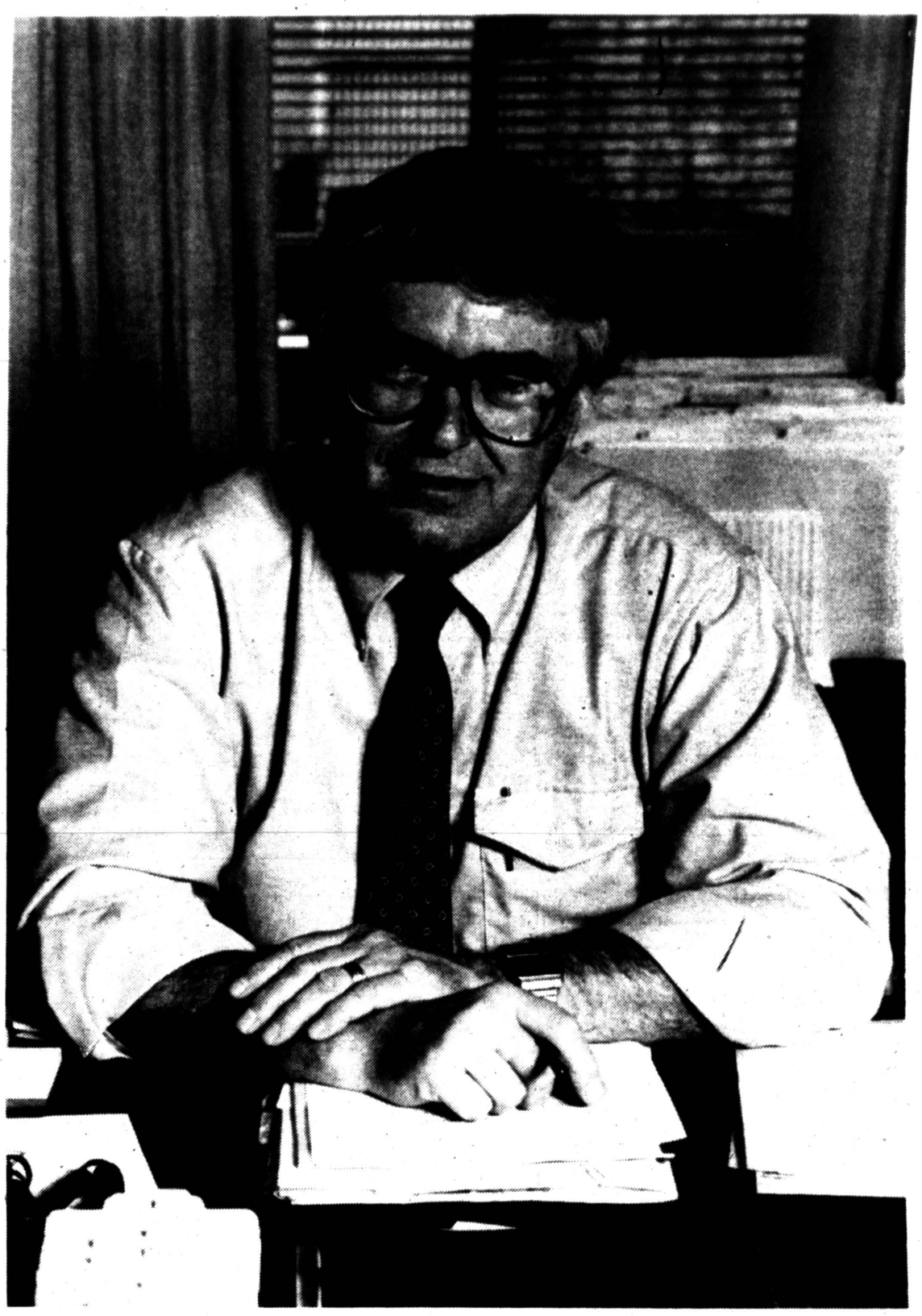
"The city has to be a little more flexible," says Bowen, who adds that Rubenstein's monthly rent of $2,000 could hardly be met by a pet store or knitting shop. "No one with a service commercial business could pay that rent."

Besides, Bowen says, most of those living in Carmel travel to the mouth of the valley to shop for items concerning their homes.

Bowen maintains that tourists seeking big-ticket items have migrated to meccas in New Mexico and Arizona. What that means to Carmel is the need for fewer restrictions so business owners can meet their monthly leases and sell what the tourists will buy.

Without relaxing restrictions, Carmel will fall prey to national concerns, such as Mrs. Fields Cookies, says Bowen.

"Indirectly they (Carmel) are forcing the large businesses to come in," he says. "The zoning has to change and the city has to get a heart.



CARMEL BUSINESS Sales Inc. owner Don Bowen says he has grown weary of the city's rigid stance pertaining to small business practices.

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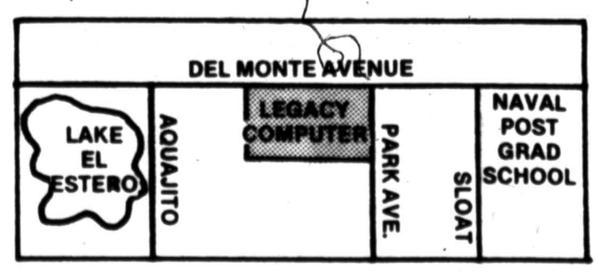

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TOM SEBRING (left) and J.W. Stallings are GMAC Mortgage Corporation's local loan officers. Their Monterey office is located at 2354 Garden Road. For information or an appointment, call 649-6100. (Chuck Scardina photograph).

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A mortgage banker on the other hand, will verify your informaiton, have the loan approved, and then provide the money for the loan internally. Many times, especially with larger companies, the funds for the mortgages come from pension funds, insurance companies or other groups that want to have a long-term, stable investment that is very secure.

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Continued on page 7

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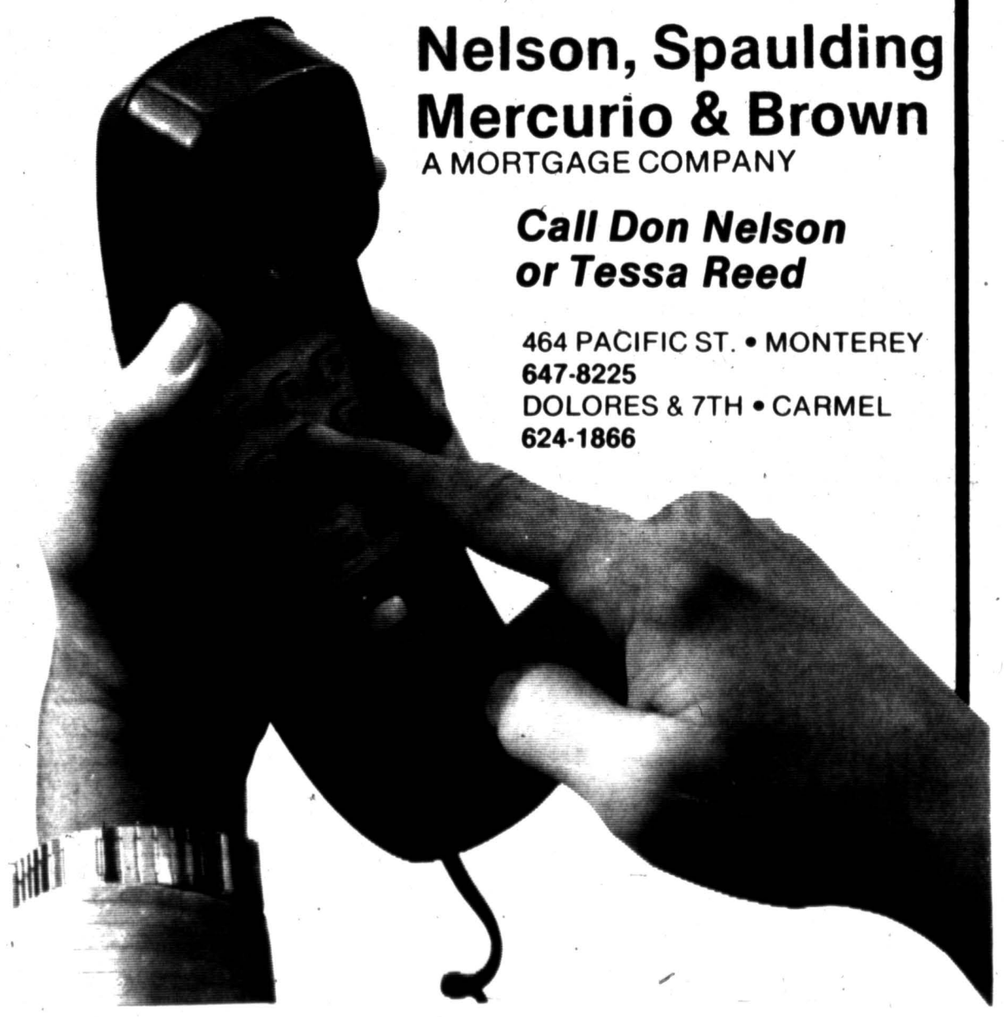

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Let's Talk MONEY!

Peninsula team offers borrowers a helpful alternative

By DAVID LELAND

WITH TRADITIONAL loan institutions dictating ever-increasing criteria for a potential borrower to meet, it is often necessary to step outside the norm and become more creative — that's where the team of Don Nelson and Barry Kilzer step in.

Specializing in providing private money, secured by the borrower's real estate equity, Nelson and Kilzer currently have about 34 trust deed loans, totalling $5 million, outstanding.

"We can look directly at the property for repayment rather than the borrower's credit rating," says Nelson, a mortgage broker who also sets up traditional, institutional through Nelson, Spaulding, Mercurio & Brown Inc.

Kilzer cites, as an example, a couple in Big Sur, who came to them wanting to buy a run-down commercial property that had been in bankruptcy.

Unable to qualify for a traditional loan because the property did not fit into a bank's idea of an area that would produce sufficent revenue to repay the loan, Kilzer and Nelson secured a loan financed by private money using their home, which was owned free and clear, as well as the commercial building, as collateral.

Spending the money wisely, the couple fixed up the property and re-opened the business, which now earns enough money to carry the loan.

While interest rates may be slightly higher, ranging as high as 16 percent, it may be worth it for the borrower who finds himself either in short-term finanical trouble or desires to finance a project out of normal bounds of bank loans.

"They want cookie-cutter type loans," says Nelson of the typical loan packages offered by banks and S & L s.

Kilzer, a Carmel Valley attorney and financial counselor, adds that his loans can be arranged in 10 days or less, opposed to the 30- to 45-day stretch it takes at a bank.

But such loans are certainly not for everyone.

Nelson, who has been in commercial banking on the peninsula for the past 30 years, says those seeking 80 percent or 90 percent home loans do not fit the bill.

"The highest we'll go is a 75-percent loan," he says. "We need to have equity in the house as protection."

While trust deed loans offer a practical alternative for a borrower, they also provide an attractive chance for income to investors.

Kilzer warns, however, that financing trust deed loans is certainly not for everybody with a little extra money.

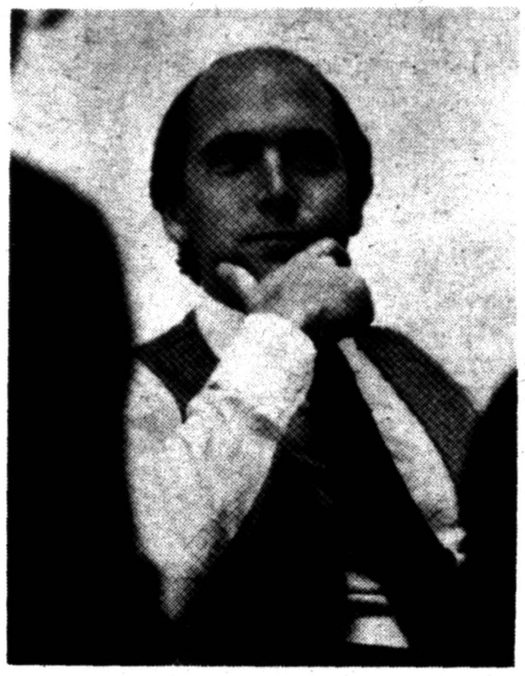
He says the bottom line for potential investors seeking to put money into trust deed loans is that they should not depend on interest generated from the loan for living expenses and they should be willing to buy the property in case of default, using their investment as a down payment.

During the past five years, Kilzer says he has had only one loan default, and that was eventually refinanced before foreclosure.

While trust deeds offer an excellent opportunity for diversification for the investor, they also provide an excellent return for private individuals who have set up individual pension plans or profit-sharing programs.

Interest earned on pension and profit-sharing plans remains tax-deferred until it is taken out.

For more information contact Barry Kilzer at 624-7783 or Don Nelson at 647-8225.



CARMEL VALLEY attorney and financial counselor Barry Kilzer works closely with clients in putting together trust deed loan packages.

DON NELSON, of the mortgage firm of Nelson, Spaulding, Mercurio & Brown Inc., provides clients with creative loans as well as traditional financial packages.

GMAC Mortgage Corporation: $28 billion stron

Continued from page 6

tgage banker. With more than $28 billion in assets, they are one of the largest mortgage lenders in the nation. GMAC Mortgage's regional headquarters are located in Monterey. So processing, underwriting (approval) and funding all can be done locally.

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KEN SCOTT serves as vice president and county manager of Chicago Title Co. (Chuck Scardina photograph).

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4. A deed or a mortgage may have been made by an insane person or one otherwise incompetent.

5. A deed or a mortgage may have been made under a power of attorney after the death of the principal and would, therefore, be void.

6. A deed or a mortgage may have been made by a person other than the owner, but with the same name as the owner.

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17. Each title insurance policy written is paid up, in full, by the first premium.

18. The insurance of a title means that you will have free defense in court, in addition to the payment of any loss you may sustain.

19. Claims constantly arise due to marital status and validity of divorces. Only title insurance protects against these claims of supposedly non-existent or divorced "wives" or "husbands."

20. Many lawyers, in giving an opinion on a title, protect their client as well as themselves, by procurring title insurance.

Every owner, every mortgagee, every purchaser, whether by a deed or contract should have an insured title!

The entire investment depends upon the quality of the title and, if you are buying real estate mortgages, you are paying for a good title and you should see that you have one! If either fire insurance or title insurance is omitted, your security is not adequately protected. A title policy protects you against the many defects in the title that the abstract or public records do not, and cannot show ... nor any attorney's opinion include! One premium furnishes you with absolute protection and does not have to be renewed each year.

Chicago Title maintains three offices locally. In Carmel, it's at 3855 Via Nona Marie, 625-5676. The Monterey office is at 439 Tyler St., 375-2262. In Salinas, visit 339 Pajaro St., 422-9011.

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Barry Kilzer offers an alternative to commission-oriented financial planning. His fee-only counseling assures unbiased and objective advice.

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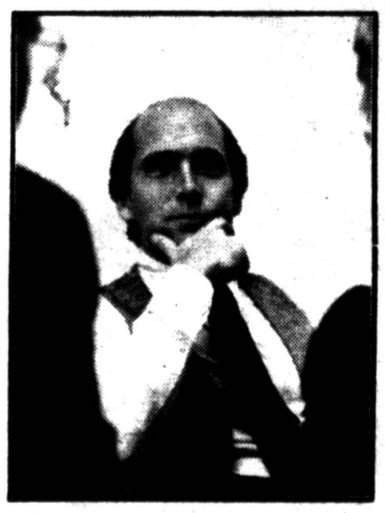

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Upstairs under open beams is the master suite with walk-in closet, bath and sitting areas with Point Lobos vista...plus another bedroom and bath off the central hall.

The lower level of the home is designed for family recreation and privacy for the youngsters with two bedrooms, a large recreation room and the second laundry area.

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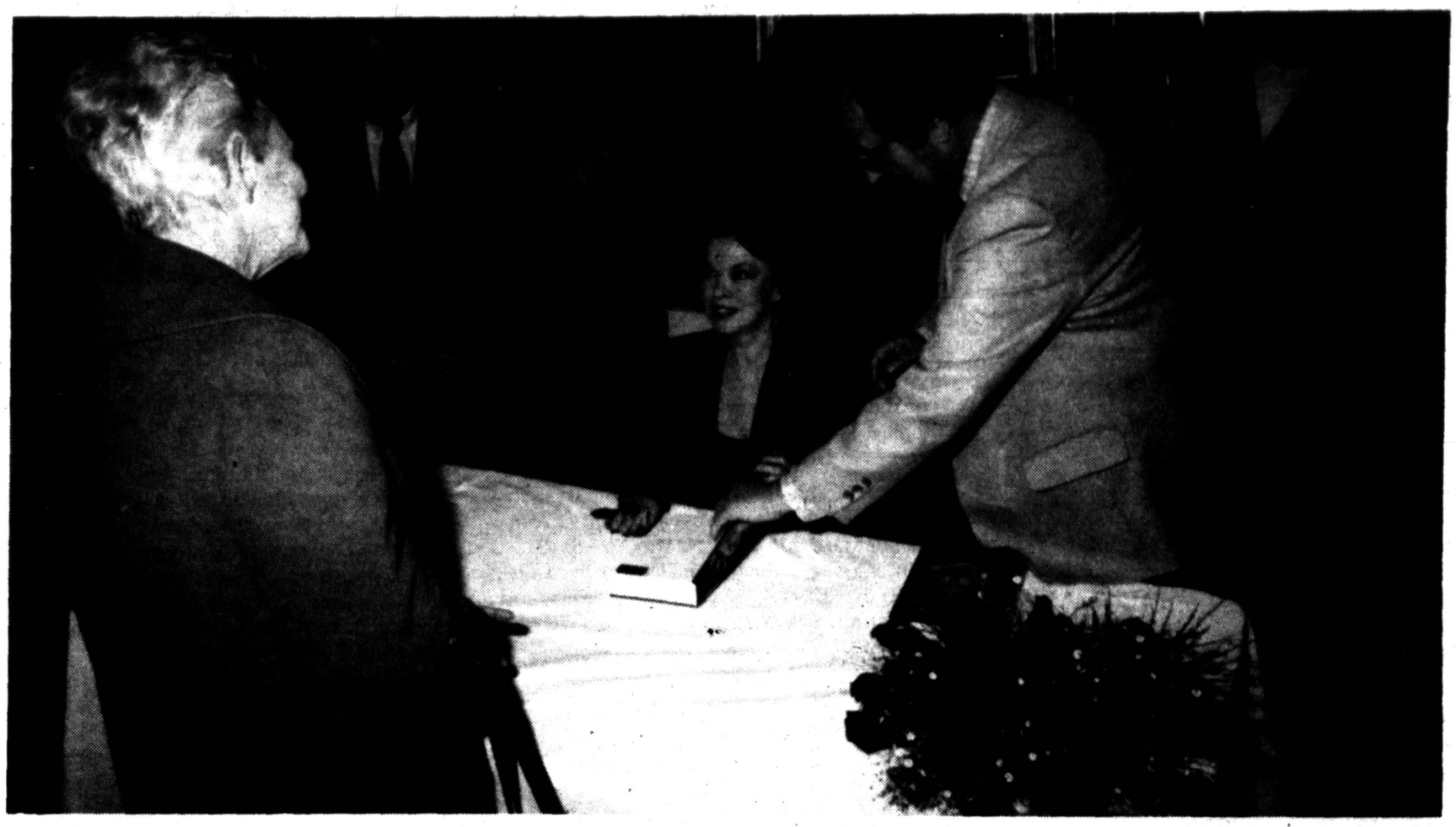
In addition, a full-time lasergraphics specialist is in place to assist every self-serve customer in designing his original, whether it be a professional resume or a complex document requiring sophisticated computer skills and software. If a customer does not wish to do the design work himself, full service design work and typesetting are available.

Full color slides can be created using Persuasion or Cricket Presents. This artwork is then transmitted electronically to the slide manufacturer and returned to the customer as a finished 35mm color slide in 24 hours. Presentation materials such as these and transparencies are produced daily at AlphaGraphics.

Also offered in this department is scanning of documents and logos, conversion of disks created on hardware other than Macintosh, a full library of clip art and line art, modem services for sending and receiving documents, as well as a Back Fax which allows us to transmit art for customer proofing from our Macintosh to the cusotmer's fax machine.

Additionally, lasergraphics means we are electronically linked to all other AlphaGraphics stores worldwide. For the customer, this means that if a person is

Continued on page 12



HUNDREDS OF fans of assorted ages assembled at Books, Inc. on Ocean Avenue in Carmel to meet Shirley Temple Black. The film actress-turned-stateswoman autographed copies of her best-selling autobiography, *Child Star*. (Mac McDonald photo).

Books, Inc. selection assists businesses

BOOKS, INC., known to Monterey Peninsula residents and visitors as Central California's "Big Bookstore" for many years, has expanded its small business, legal and tax sections and added a new computer category to its existing 260,000 books storewide.

"Eighty-five percent of American businesses are small businesses and it is our intention to provide a full complement of small business titles presently available to meet those needs," said store manager Christine Casey. Along with tax guides, management and sales technique titles authored by top business leaders, the small business owner, manager, and employees have everything they might need right here on Ocean Avenue, Carmel."

Fully staffed with professional "bookpeople," Books, Inc. was founded in San Francisco in 1851, making it the oldest bookstore in the West. Thousands of hardcover and paperback titles are discounted weekly from 50% to 90% off.

A huge selection of fiction, mystery, romance and science fiction paperback titles fill the back half of the store. We are an old fashioned style bookstore with an up-to-date inventory in which to service all your book needs.

Books, Inc. is located on Ocean Avenue, three doors west of Mission Street in Carmel-by-the-Sea. For information, call 625-2550.

Books, Inc. will ship anywhere in the United States, and also carries out telephone orders and gift wrapping requests. The store is open 10 a.m. to 9:45 p.m. daily, and on Sundays from 10 a.m. to 5:30 p.m.

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Let's Talk MONEY!

Legacy computer systems lead the world in performance

THE SWORDS OF Masamune represented the highest technological achievement of his age. He created ribbons of steel that marked the thin line between life and death for Japan's Samurai warrior. He knew his innovation was the warrior's advantage. And that to compromise his work was to condemn those who would rely upon it.

So Masamune created his swords according to a simple rule: Always innovate, never compromise.

Today, *Legacy*, a young American company, uses the same rule to create superior personal computers, peripherals and communications products. Take, for instance, our family of Classic and Vision computers. Each is based on the same industry standard NEC V20, 80286 or 80386 micro processors our competitors use. And each is compatible with all standard hardware and software.

Yet each *Legacy* Classic and Vision computer is one of the world's fastest in its respective class, often by a wide margin. How do we do that? Constant innovation and a refusal to compromise. Instead of settling for commodity subsystem engineering (as many of our competitors do), we do our own.

Such as our exclusive graphics display controller that utilizes the NEC 7220 GDC integrated circuit, which delivers greater system performance while maintaining complete compatibility.

Why then, does *Legacy* follow this rigorous philosophy when a more expedient one might do? Because, like Masamune, we understand that our products are bought for only one reason: to gain an edge.

The *Legacy* Classic and Vision computer systems are each hand crafted and custom configured as per our customers' specifications. Exactly what our customers need. No more. No less.

For example, you can have your system with as much memory as you want. From the standard 256K all the way to 16MB. You can also choose your size of hard disks — 10 or 380MB drives. Or choose no hard disk at all. It's your call.

The same holds true for monitors. As well as our complete selection of laser and dot matrix printers, application software and accessories.

The point here is that when you order any *Legacy* Classic or Vision computer system, it's not just plucked off some warehouse shelf, it's built, from the system board up, just for you using parts and subsystems from innovative leaders, not the cheapest Taiwan or Korean parts available. Ever wonder why the competition is so much cheaper? Cheap implies less in quality. Remember Masamune never compromised and neither will *Legacy*.

One of the things that very clearly sets *Legacy* systems apart from other computers is not just how they are built, but how they're supported. Overkill was one description used by an existing customer. Perhaps. But then, we think you'll agree, when something goes wrong, you want all the help you can get, right? Which is why every *Legacy* system comes with self-diagnostic software and free technical support.

Select *Legacy*, and it will be the last computer decision you'll ever have to make.

To contact Legacy Computer Systems, call 373-6191. Legacy Computer Systems is located at 1098 Del Monte Ave., Monterey, 93940.

Array of services offered by Ty Ebright

TY EBRIGHT & Associates, Inc. has the distinction of being the oldest locally owned securities firm on the Monterey Peninsula. Mr. Ebright & Associates have provided investment advisory services and a full array of financial products to local clients since 1976.

Ebright's firm has specialized in conservative investments for people who want to maximize current income while preserving their assets.

"Our best success stories have been with clients who have worked hard for their assets. Now they want their assets to work for them."

The company's goal is to provide clients with good advice, conservative investments, and tax and estate planning strategies which make it possible for them to enjoy what they have worked hard to achieve. In addition to securities and investment-oriented insurance, Ty Ebright & Associates currently has a portfolio of more than $17 million in well secured, short-term mortgages.

"Many of our clients love being the bank," says Ebright, "and they're happy to let others take the risk for what may be a higher reward. Twelve and 13 percent per year is a very attractive yield, one that most of them are very pleased with."

Ebright believes that people need financial planning and investment advisory services today more than ever. He also believes that people are put off by the volatility of recent years.

"When people come to see me for the first time, they want to see a track record, how much we have made or lost for our clients over the years," Ebright says.

"People are sick to death of the big ups and downs. They want simple, conservative investments that give them a reasonable return and peace of mind."

In a field where bigger has often been equated with better, and where large and small securities firms have been bought, sold and gone out of business with disturbing frequency over the past several years, Ebright attributes his staying power and that of his firm to simplicity, self-reliance and appreciation for his clients.

"Since the buck stops with me, I keep things simple and do them myself whenever possible," Ebright reports. "I give honest advice, provide good investments and service, and I never forget that my clients pay my bills. So far it's worked pretty well."

Ty Ebright and Associates, Inc. is located at 500 Camino El Estero in Monterey. For details, call 646-5311.

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Let's Talk MONEY!

Monterey County Bank strives to meet banking needs of diverse community

By CHARLES T. CHRIETZBERG, JR.
Chairman and
Chief Executive Officer

GENERALLY, when one thinks of banks, or bankers, an image of impersonal tall steel and glass buildings, and men in navy blue three piece suits comes to mind. While dispelling that image, I want to reinforce the fact that the officers, directors and staff at Monterey County Bank are acutely aware that we live and work in a very unique environment here on the Monterey Peninsula and in Monterey County.

Our employment force is comprised of 130,000 people, working in the following industries in Monterey County*:

Transportation and Public Utilities	4%
Construction	5%
Non-Durable Goods Manufacturing	5%
Finance, Insurance and Real Estate	5%
Durable Goods Manufacturing	8%
Agriculture	11%
Services	17%
Retail and Wholesale Trade	21%
Government (including Military)	25%

*Source AMBAG, July 1988

We must be prepared to meet the needs of this diverse community by providing a banking environment suited to the entrepreneur with an idea for a start-up business to a service worker, meeting the needs of visitors to our county who spend approximately $1 billion annually. We do this by encouraging a community outreach program for our officers, directors and staff so that we can learn first-hand what the needs of our community are so that we can develop programs and services to meet those needs.

In further dispelling the general image of banks and bankers, over half of our corporate officers and directors are women. We are accessible to our customers, which we feel is absolutely necessary to maintain the personal, yet professional level of banking our customers deserve.

Our Small Business Administration (SBA) lending program has been the major thrust of our advertising campaign over the past year and we have been successful in obtaining SBA guaranteed loans for several businesses on the Monterey Peninsula, including the Game Gallery, Blake's Bookshop and Peninsula Cleaners, all in Carmel.

Additionally, Monterey County Bank has sponsored four SBA financing seminars on the Monterey Peninsula and in Salinas to provide the community with additional information on obtaining financing for their small business needs.

Monterey County Bank is a small locally owned and managed community bank, committed to the Monterey Peninsula and its citizens. We know our market area and will continue to take an active role in helping to maintain the quality of life we all enjoy.

CHARLES T. Chrietzberg, Jr.

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Let's Talk MONEY!

AlphaGraphics represents Printshops of the Future

Continued from page 9

traveling to a conference or sales meeting, we can take his order, transmit it to the nearest AlphaGraphics store where it will be produced and delivered to the site designated by the customer. This means no hassle of hauling documents and materials across country.

We are also linked electronically with all of our sublet vendors, which means that the customer's art work can be sent instantly to the vendor (such as an engraver, embosser, or tabs producer) for production without the delays so often inherent when artwork needs to leave the shop for final production.

AlphaGraphics, Printshops of the Future can handle virtually any job from simple one-page duplication to sophisticated four-color process printing. Because of our network, we can offer unlimited duplicating and printing services. If you currently cannot find what you are looking for, ask us!

Some of these services include: duplication, Omni-color, laminating, spiral, velo and wire binding, full camera services (half-tones, stats, positive and negative film, duotones), single and multi-color offset printing, drilling, cutting, folding, shrink-wrapping and shipping.

Our product line includes business cards, letterhead, envelopes, tabs, labels, bumper stickers, newsletters, brochures, presentation folders, custom binders, custom spiral binders, forms, menus, postcards, post-it notes to name a few.

Because of the multiplicity of serves offered, we are able to take an idea, create a design, fax it to the customer for proof, dulicate or offset print it, bind it and deliver it to the customer's door.

A typical job might be a year-end report which requires duplication of the contents, custom index tabs, custom binders, complete with company logo, offset printed title pages, all produced, collated and delivered to the customer in a very short time period. Because we can produce so much in-house, our turn-around times are unbeatable!

Finally, we like to think we provide the friendliest, most caring customer service on the peninsula. We really do care that the finished product is exactly the way the customer envisioned it.

Visit AlphaGraphics, located at 201 W. Franklin in Monterey. AlphaGraphics is open 8:30 a.m. to 5:30 p.m. Monday through Friday, and Saturday by appointment. Call 373-8168. The Fax number is 373-0240.

Pacific Western Bank means commitment

YOU CAN TRACE its charter and roots back to 1870, but there's nothing old fashioned about Pacific Western Bank ... unless it's its commitment to the Monterey Bay area.

Originally founded in the City of Santa Cruz 119 years ago, that community's first locally owned financial institution evolved from the Bank of Santa Cruz County through seven name changes, becoming County Bank and Trust in 1983. A year later, it acquired the National Bank of Carmel and began serving the Monterey Peninsula.

In May of 1987, it merged with a like-sized bank that was the Santa Clara Valley's foremost independent community bank, Pacific Valley Bank. Together, they formed Pacific Western Bank, now with 22 offices serving Monterey, Santa Cruz and Santa Clara counties.

One of two remaining major independent community banks in Northern California, Pacific Western has come through a dynamic growth period since its merger and has earned the respect and support of financial industry analysts and its shareholders.

Riding the crest of eight consecutive quarters of growing profitability since its merger, the bank has seen its parent company's stock price more than double. Pacific Western's 1988 performance won it an A-Quality classification from the Findley Reports and designation from that respected financial industry analyst as a Commendable Performing Bank.

Managed by a board including prominent local CPA Joseph K. Green II, the company's Chairman and Chief Executive Officer is Phillip R. Boyce who founded Pacific Valley Bank as a 31-year-old in August of 1975.

"Our success, particularly in the last two years, is primarily the result of our determination to focus on the communities we serve," Boyce noted. "We aren't a statewide, major regional bank that's loaded down with foreign debt, faced with incredible competitive pressures. We're focused exclusively on the three-county community we serve, reinvesting our deposits in local construction, businesses, and opportunities for improving the quality of life.

"In the near future, our physical growth will involve the acquisition of Household Bank's Northern California Division," he continued. "The primary purpose of this acquisition is to allow us to strengthen our commitment to Monterey County and establish a significant presence in the Salinas Valley. In all we anticipate adding over $200 million in assets to our current strength of more than $1.05 billion."

"Our success," says Senior Vice President for Retail Banking Rick Loupe, "is a function of size. We're big enough to provide the accounts, services and credit support needed in Monterey County but small enough to keep approval and service support right here at home."

"As a business customer grows and needs larger credit commitments or more sophisticated deposit services ... even international banking assistance, we're able to expanded our support to fulfill those requirements," he says.

This dedication to the business community, meeting both commercial and personal needs of its customers, has kept the company's product developers on their toes. With state-of-the-art merchant bank card equipment, Pacific Western provides financial support from start to finish. And special credit products are part of that support.

"We feel that local business owners deserve the same kind of personal attention they provide to their own customers," Loupe adds, "and we've structured our

Continued on page 13

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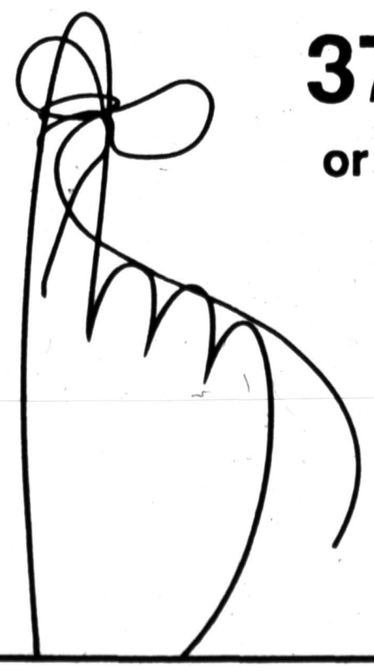

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Let's Talk MONEY!

Growth, stability distinguish Pacific Western Bank

Continued from page 12

bank to provide that service.

"As far as I know, we're the only bank that offers up to $10,000 in overdraft protection for a business checking account. We also have a special line of credit for local businesses that provides up to $250,000, either secured or unsecured, that the business person can access with a check ... that's unique, too, I think," he noted.

Another important credit service for businesses is the Small Business Administration (SBA) government guaranteed loan. Pacific Western Bank has been accorded the Preferred Lender status by the SBA and has been the county's leading lender since 1984. It loans to businesses for working capital purposes, refinancings, or acquisition of property, equipment or leasehold improvements for up to $1 million."

"As important as the credit side is to the community," notes Loupe, "it's our branches that make the difference. Convenience has always been this bank's strong suit and we're dedicated to maintaining it.

"We've expanded our Customer Information Center which provides instant account information, rates, blue book quotes on used car prices, and other financial information by telephone. Its hours," he says, "are now 6:30 in the morning to 8:30 each evening Monday through Friday and on Saturday from 9 a.m. to 1 p.m. We also installed a direct line to the Center ... 1-800-522-BANK."

The bank's conviction that customers want ready access to their account's information and status has led to the installation in the last month of customer Information Center terminals that will soon be in most branches.

A customer wanting to know if a check has cleared, an automatic deposit has been credited to the account or its current balance can walk up to the specially reserved computer terminal, run their Money Center ATM card through the machine's "reader" slot and the current account statement appears on the screen. If a customer wants a copy of what's on the screen, the computer's printer will oblige for a small fee.

For additional information or clarification, a direct line telephone at the branch Information Center allows the customer to pick up the phone and talk directly to a Customer Service Representative.

Loupe notes that, "to the best of our knowledge, Pacific Western Bank is the first to install these Customer Information Centers in branches. It's another technique we've developed to make customer information more readily available at the same time we're working to cut down lobby waiting time. By making access to account information as simple as turning on a TV set, we're devoting our tellers to actual banking transaction needs of our customers."

Though one can't overestimate the importance of branch service for its customers and support to the business community, the hallmark of a community bank that must pass the test of time is its dedication to the community itself.

"When we merged with County Bank," recalled Chairman Phil Boyce, "we merged more than two banks. We brought together strong traditions of commitment to the communities we served.

"Both banks had and continue to support hands-on volunteerism by all their employees. The arts, civic improvements, public service, youth ... these are all areas we've emphasized." He concluded, "Our bank has been a part of the Monterey Bay community for almost 120 years and we plan on playing a vital, contributing role far into the future."

Set financial goals, solve problems with help of these local strategists

WHAT CAN financial planning do for you? It can simplify your life.

Chances are, your income is rising but it's becoming harder to save. Are you finding the tax laws becoming more complicated, investments more complex, telephone solicitations more frequent, and the costs of a college education and a comfortable retirement approaching the level of the national debt?

You're not alone. In the midst of this fast changing financial environment more and more people are looking for clear direction in their financial lives. Unfortunately, the busier and more successful we are, the less time we have to sort out our financial affairs.

Is there a solution? Yes. Out of this situation has developed a new breed of professional: the financial planner whose goal is to help you enjoy a comfortable lifestyle today and look forward to a financially secure future.

Financial planners offer something not available from traditional providers of financial services or products — a way to consolidate all aspects of your financial life into one coordinated plan. In the process you gain a new sense of control over your financial life.

Setting Goals and Answering Questions

The first job of a financial planner is to help you discover your goals, clarify your objectives and set priorities. Everything else will rest upon this foundation.

The fact gathering process will review your investment portfolio, insurance contracts, employer-provided benefit plans, the amount and sources of your income, and monthly household expenditures. Your planner will want to know your attitudes toward risk and liquidity, your desires toward funding your children's college education, and anticipated income needs for retirement, premature death or disability.

The Financial Plan

Depending on your individual needs and objectives, and your current situation, your financial planner will render his/her advice generally with a formal financial plan that may be a few or several pages in length.

After you have a financial plan with which you are comfortable, your planner will help you implement it and monitor it over time. In the broadest sense that means transforming advice and ideas into financial activities, asset repositioning, acquiring adequate risk coverage and all the other

Continued on page 15

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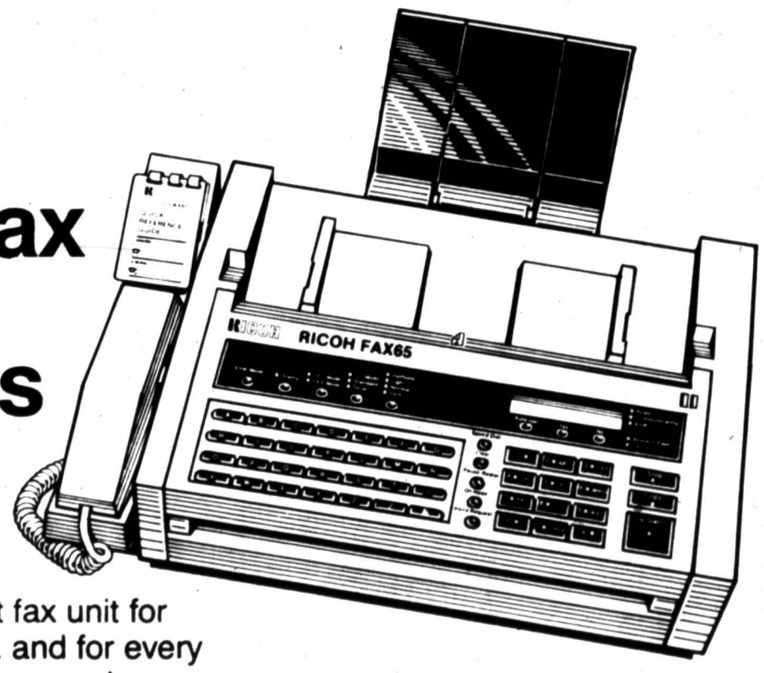

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Let's Talk MONEY!

Spectrum Financial Consultants specialize in service

MANY PEOPLE use the separate services of a tax consultant, investment advisor, insurance agent, real estate agent, and attorney. To use a medical model, most individuals are going to "specialists" rather than a "general practicioner" for their primary care.

The specialist often doesn't realize the impact a single decision can have on the overall health, or when recommendations are "counterindicated" by other recommendations. Advice is often confusing, conflicting or incomplete.

Financial planning, in contrast, is a multi-discipline approach to personal finance. In a comprehensive financial plan, the total situation is analyzed prior to any recommendations, then strategies are recommended in a series of written recommendations. This approach is particularly useful for individuals with a complex asset or estate management situation, but is also recommended for individuals wanting to fund retirement or education accounts, spousal settlements, or independent trust management.

A personal financial plan should cover tax planning and projections, investment analysis and recommendations, retirement planning, insurance and risk management, estate planning and business planning, if appropriate. It should consider the individual's knowledge, needs and risk orientation. The plan should center around achievement of both long and short term goals.

Ideally, the financial planner should act as a independent counselor and advocate. Some planners are fee only, but the majority are fee based, with the appropriate licenses to accept commissions from insurance, investments or real estate. The fee-based planner charges for the written financial strategies and general recommendations, but can also receive the normal and usual compensation, if financial products are involved.

Since the field of financial planning is relatively unregulated, the consumer should be sure that the planner is qualified, competent, and ethical. Before hiring any advisor, ask for professional referrals and a complete resume with education and experience history. It is also suggested that you work with the planner on a fee basis, before investing in any commissionable products.

At 444 Pearl St., Bldg. E in Monterey all these services are housed in one physical location. As a registered investment advisor firm, Spectrum Financial Consultants, Inc. has offered comprehensive financial planning, with a variety of generalists and specialists since 1981.

The in-house attorney, Eric N. Holk, JD, ChFC offers legal services in the areas of wills, trusts, and estate planning services. Carol Davis Turner, CPA, is a tax specialist offering preparation and planning. Both Eric and Carol are cross-trained as financial planners, along with real estate specialist, Ronni Cole Levin, trust manager, Joseph Casey, and insurance and investment manager, Sharen M. Stoner, ChFC, CLU, CFP.

Through the wirehouse affiliation with Investment Management & Research, Inc., discount and full service stockbrokerage services are offered. As a wholly owned subsidary of Raymond James Financial, Inc. (NYSE-RJF), the branch office has the resources for complete asset management.

Sharen Stoner, who has 14 years of experience in personal finance and who was the first woman stockbroker in the county, believes that financial planning is the only "client-centered" means of delivering financial services.

"I believe that financial planning is a process, not a product. Since I am compensated on a fee basis, I focus on increasing cash flow and lowering taxes through strategies," Stoner explains. "Only after someone has utilized all the appropriate techniques, do I suggest products.

"Normally, I'll save a client at least two or three times what I charge, but frequently it's thousands of dollars in the first year alone."

For more information, call 373-3611.

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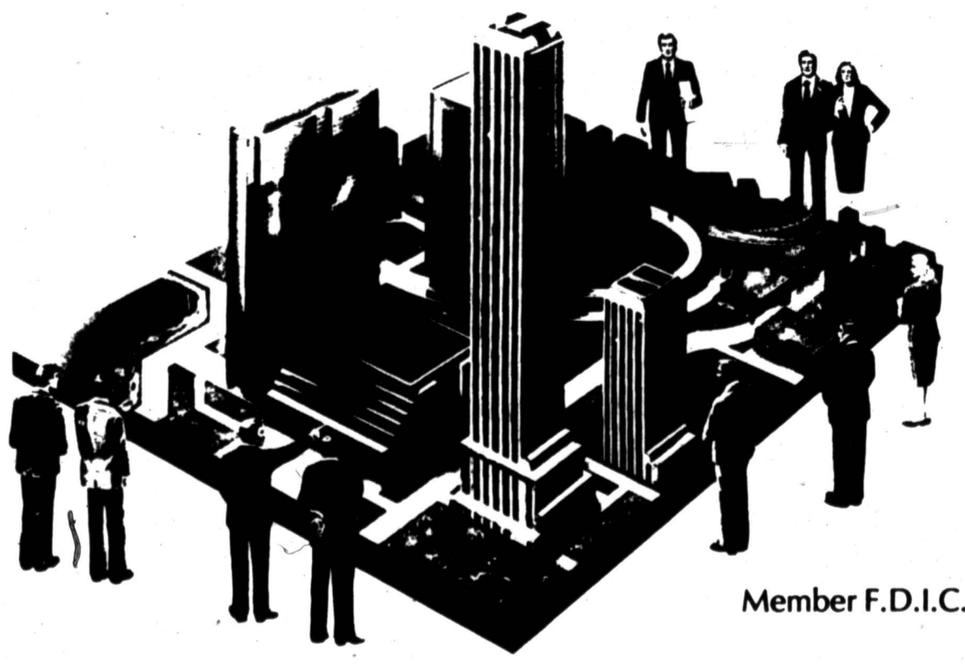

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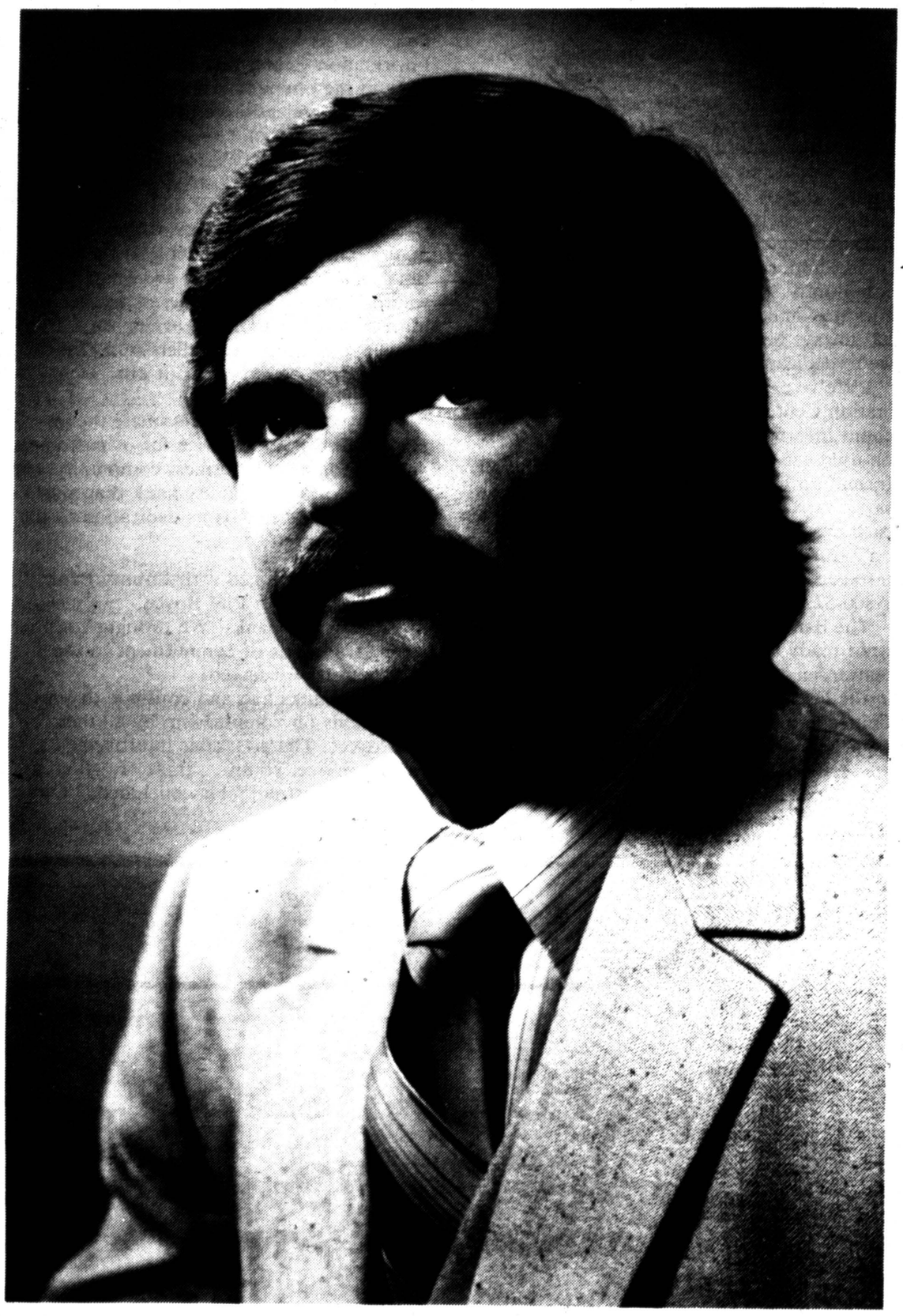

TOM O' Meara, owner of Peninsula Mortgage Corp., guarantees customers the lowest interest rates available on real estate loans.

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THERE'S NO TYPE of real estate loan too large or small for Peninsula Mortgage Corp., where one-stop shopping is the order of the day.

'We can do a loan on anything to do with real estate. (Also) we can do loans anywhere in California.'

— Tom O' Meara

Located in the financial section of Carmel Valley, behind The Crossroads Shopping Center, Peninsula Mortgage funds loans ranging from new home construction and remodels to apartment houses and seconds.

"We can do a loan on anything to do with real estate," says owner Tom O' Meara, who has been in the mortgage business for 20 years. "(Also) we can do loans anywhere in California."

Peninsula Mortgage also has offices in Salinas, Los Angeles and Lake Tahoe.

O' Meara points out that Peninsula Mortgage, unlike a typical bank that may have only four or five loan programs to chose from, deals with 19 different lenders.

What that means to the customer is the lowest interest rates available at the time the loan papers are finalized.

"We can always guarantee the lowest possible rates," he says.

Open six days a week, Peninsula Mortgage Corp. is located at 26619 Carmel Center Place, Suite 200. Phone 624-0600.

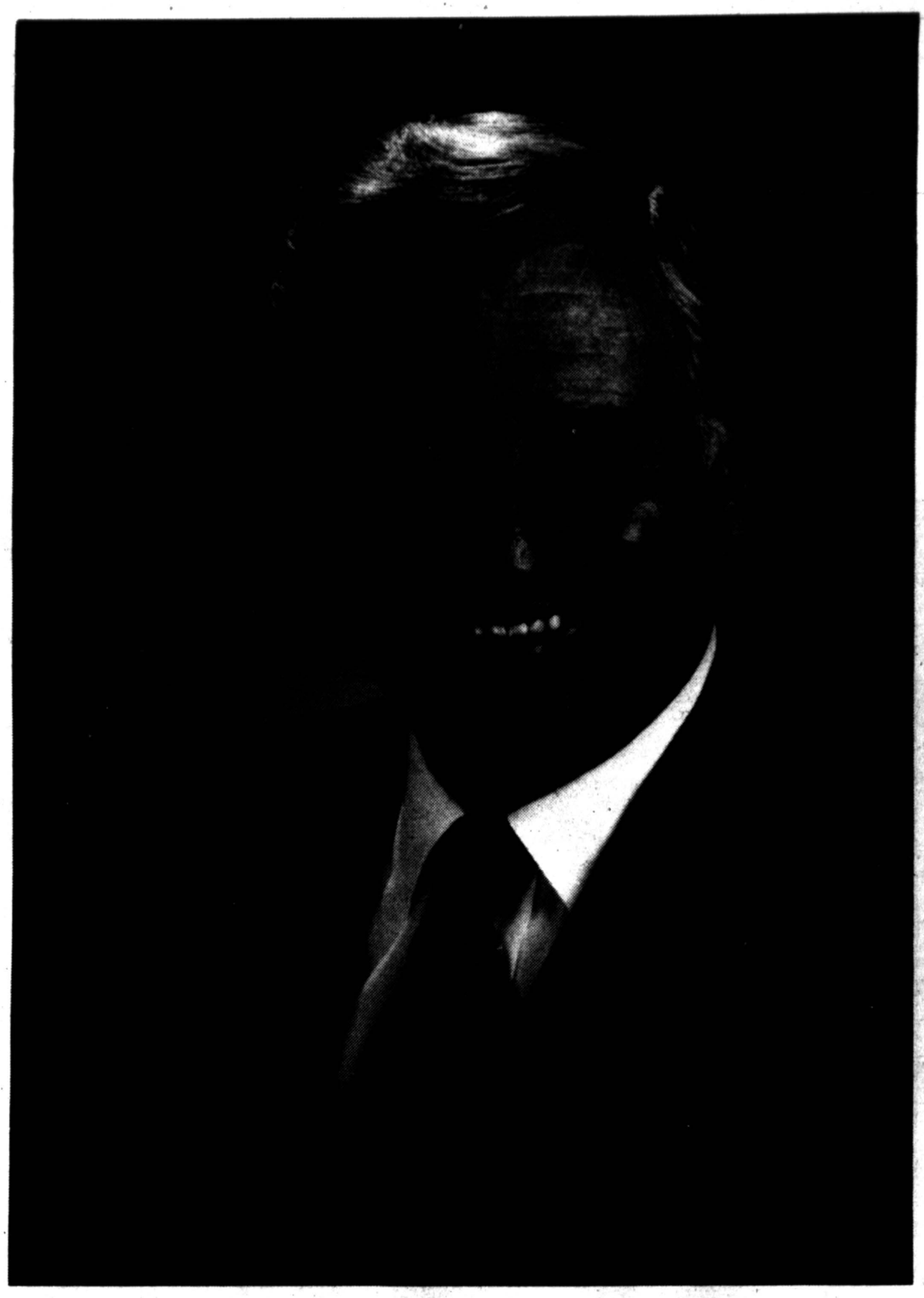
Pebble Beach Realty offers personalized service

DON SHELDON is one of those rare real estate brokers who possesses knowledge of both property and the nuts and bolts side of the industry.

As president of Pebble Beach Realty, Sheldon has merely augmented his contracting career, which saw him build several homes on the peninsula during the past two decades.

He opened his own real estate office in order to guarantee clients personalized service and also to utilize his experience in construction and sales, thereby ensuring that both the buyer and seller receive the best treatment in their transaction.

Pebble Beach Realty is located at Seventh Street and Lincoln Avenue in downtown Carmel. Phone 624-5900.



PEBBLE BEACH Realty President Don Sheldon uses his construction expertise to ensure his clients a successful transaction.

Put this winning team to work formulating your financial plan

Continued from page 13

aspects of financial planning. You should expect your planner to be able to offer guidance and expertise in all the areas addressed in your financial plan.

As Time Goes On...

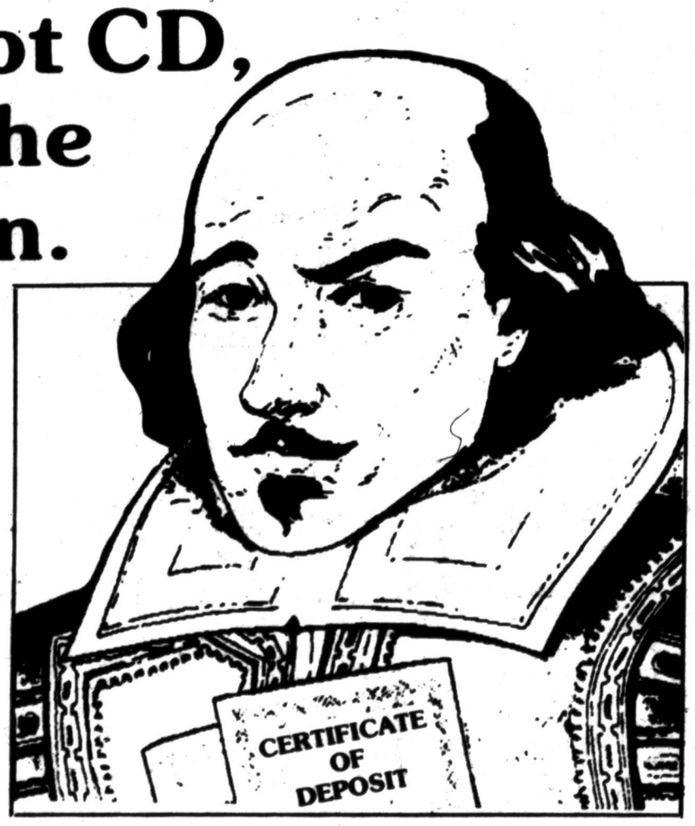
Once your financial plan is implemented, there will be as many personal meetings as you feel are necessary. Every financial plan is dynamic, i.e. continuously changing and not static. Accordingly, your financial planner will use your occasional meetings to help you update your plan, chart its progress toward your goals, institute changes that may become necessary as a result of changing circumstances, and discuss new investment opportunities. Over time your plan can change many times, as children are born, as your income goes up or down, as your personal situation changes ... generally, as you pass through life's many stages. At any given time, the ever expanding complexities of the financial markets and tax laws of our dynamic economic system may confront you with dozens of questions requiring answers.

With a financial plan that covers everything from your mortgage to the taxes on your estate, you will gain better control over your financial destiny. With periodic reviews, and your financial planner to call on whenever questions arise, you will know where you stand financially and be able to chart your progress toward your financial goals.

No two financial situations are ever exactly the same, so no two financial plans are alike. Get started on your own unique financial plan today by calling your financial planner for a free consultation.

For information or an appointment, call Robert A. Hewitt, Jr., CFP; R.L. "Nick" Nicholson, CFP; or William H. Rand, CFP. They can be reached at 2100 Garden Road, Suite B-2, Monterey 93940, or call 648-4242.

CD or not CD, That is the Question.



Call me before you renew a CD.

If a Certificate of Deposit you hold is coming up for renewal, check the figures carefully. Renewing it automatically could be a costly mistake. That's because most new CD rates are significantly lower than before.

Before you renew, talk to me about a New York Life Single Premium Retirement Annuity*. These annuities currently pay a competitive rate of interest. In addition, they offer important benefits CDs can't match.

One of them is tax-deferred growth. Under current Federal income tax law, you pay no taxes on the money your annuity earns until you withdraw it. This means your capital can grow up to twice as fast as it would in CDs, most money market funds, or other currently taxable plans.

A New York Life Single Premium Retirement Annuity gives you a choice of withdrawal options along with a monthly retirement income guaranteed for life. And there is no up-front fee, so more of your money goes to work earning interest right away. Ask me for details and all the benefits of transferring your CD funds to our income tax-deferred Single Premium Retirement Annuity.

*Insured by New York Life Insurance and Annuity Corporation, a Delaware subsidiary of New York Life Insurance Company.

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We are now well into our tenth year of service to the senior citizens on the Monterey Peninsula. It has been, and will continue to be our sincere goal to improve the quality of care for our older generation and create a loving family atmosphere for this final chapter of transition. Perhaps, pave the road in a positive way for all of us, as we wander down the path to our Golden Years, now knowing what is at the end of this journey we will call the Book of Life.

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Bill & Sherri,
Herman & Miriam

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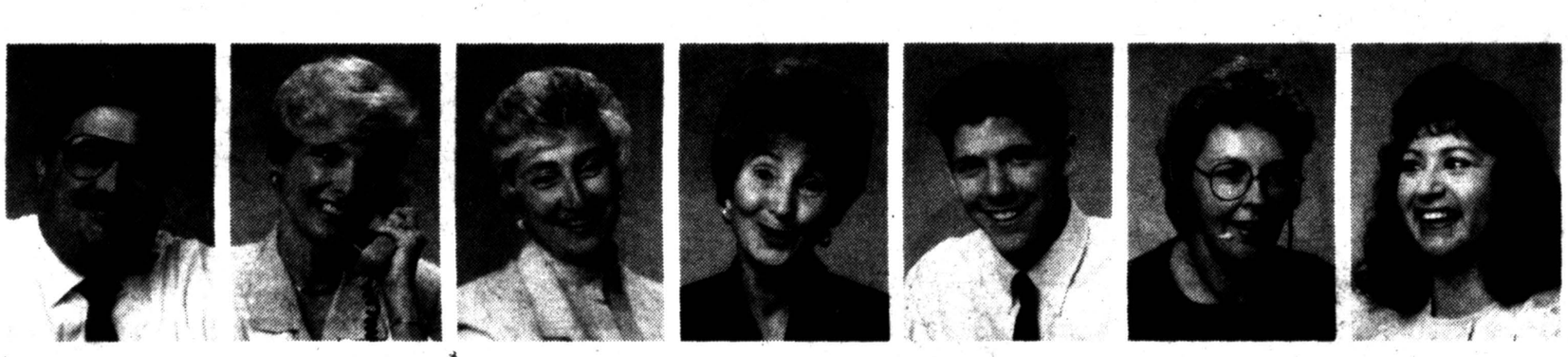

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